



## Fuel Poverty in Northern Ireland's Private Rental Sector - Main Report

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# Fuel Poverty in Northern Ireland's Private Rental Sector

## *An evidence-based audit*



Christine Liddell & Barbara Gray

Northern Ireland is in some ways fortunate in that we have a large private rented sector with enough supply to meet demand. Our current challenge is not how to increase the size of the sector through institutional investment, but how to use the sector more effectively to meet housing need. And to meet it in a way that works for tenants, especially those who need additional support to access, afford and sustain a private rented tenancy<sup>1</sup>.

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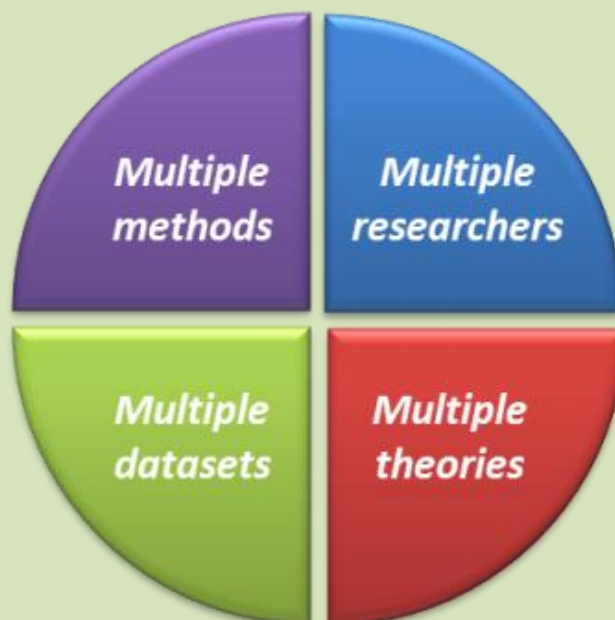
<sup>1</sup> CIH 2011

## Triangulation

Triangulation is defined as the use of multiple methods – mainly qualitative and quantitative – in studying the same phenomenon.

This combination is, ideally, used by multiple researchers at the same time, each scrutinising multiple sources of data and applying a range of theoretical interpretations. This process can often reveal complementarity, convergence, and dissonance among findings. It widens and deepens understanding<sup>2</sup>.

### Triangulation in action



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<sup>2</sup> Hussein 2009

## **Acknowledgements**

The financial support of the Oak Foundation, which commissioned this research, is very gratefully acknowledged. The partnership provided by the Bryson Energy team was central to this work. Other research staff at the University of Ulster who worked on this project include Ryan Walker, Anna Czerwinska, and Richard McClelland. Harriet Thomson (University of York) worked on the project in her capacity as a Research Associate. We are grateful to all the private rental tenants and landlords, who generously gave of their time and wisdom when completing surveys, case studies, and attending focus groups. Environmental Health Officers from Councils throughout Northern Ireland are also acknowledged, for generously sharing their experiences of working with private landlords and tenants in their areas. The Department For Social Development NI has provided valuable data and evidence without which this report could not have been completed. The Housing Rights Service team in Belfast generously helped us with our telephone survey.

## Executive Summary

Triangulation is a research technique by which a variety of different approaches, evidence sources, and people are brought to bear on a single issue. This report is, in every sense, triangulated. The *single issue of concern* is the fuel poverty and energy efficient status of the private rental sector in Northern Ireland. The *evidence base brought to bear on the issue includes* surveys (large and small), focus groups, case studies, retrofit databases, and scientific publications which have appeared in the last 3 years; the views of landlords, tenants, service providers and researchers are represented.

The report contains 12 Chapters. Chapter 1 gives a brief introduction to fuel poverty, with particular focus on how fuel poverty impacts on the private rental sector. It also gives an account of the transition from Northern Ireland's first Fuel Poverty Strategy in 2003 to a newly launched Strategy in 2014, making plain how this transition further deepens the risk of fuel poverty in the privately rented sector.

Chapter 2 presents four case studies of private renters who applied for Warm Homes assistance and then agreed to share their experiences with the research team. These illustrate mixed fortunes, indicating that Warm Homes assistance is not always forthcoming; even when it is, the Scheme does not always transform homes that start out unfit for purpose, into homes that are fully habitable.

Chapter 3 compares two groups of householders living in neighbourhoods that experience the most severe forms of fuel poverty – 413 private renters and 1,650 owner occupiers. From this, it becomes evident that private renters live on lower incomes, in less energy efficient homes, and rely on the most expensive sources of heating. They are trebly at risk for severe fuel poverty as a result.

Chapter 4 explores the extent to which tenants and landlords have been assisted in the past during the 12 year reign of the Warm Homes Scheme. 80,000 installations are analysed. Early under-investment in the homes of private renters was reversed around 2010, after which private renters were targeted more often – pro rata – than owner occupiers, and with deeper retrofits. However, with the introduction of the new Affordable Warmth Scheme in September 2014, this reversal of fortune is likely to be over already.

Chapter 5 presents a second set of case studies drawn from volunteers, these five being unanimously positive. Improvements to heating and insulation reduced the cost of heating these privately rented homes, although several simple and low cost features of the retrofit package were omitted during installation, limiting what savings could be achieved and leaving tenants somewhat short-changed.

Chapter 6 changes tack. It examines the telephone call log of Northern Ireland's Housing Rights Service during 2012/3. The Service fielded almost 50 calls each working day from private rental tenants. For such a small geographical region, with fewer than 123,000 privately rented homes, this highlights the extent to which tenants in the private sector feel uninformed, unsure, and in need of professional support.

Extending this newly formed relationship with HRS, the research team accepted an offer from HRS to ask tenants a few questions when they called. Four questions were selected, and Chapter 7 reports on the results. Whilst almost half of tenants reported feeling cold in their home, few resorted to moving on as a result of this. The energy efficiency of homes was not a priority in the larger scheme of housing choices and needs. However, resolving issues around repairs and maintenance often required immense fortitude on the part of tenants, and coupling energy efficiency improvements with a routine of maintenance and repairs emerged as a useful way forward.

Chapter 8 explores the views of Environmental Health Officers (EHOs) through focus group work. EHOs are frequently brought into disputes between landlords and tenants, often concerning the condition of a property and – again – its state of repair and maintenance. Problems related to affordable warmth mostly revolve around damp, mould and condensation rather than thermal comfort, and both tenants and landlords emerge as only sketchily informed of how temperature, moisture and mould are co-generated by everyday household practices. Chapter 8 goes on to explore some potential ways forward for landlords and tenants, as these were expressed by EHOs in their focus groups. Solutions revolve around four common themes: legislation, checks and standards; awareness raising and responsibility; access to information; financial assistance with heating costs; and landlord/tenant communication.

Chapters 9 and 10 present the results of surveys carried out amongst landlords and tenants respectively. Both constituencies are largely happy with their tenancy relationships, landlords are perceived to provide a reasonably good service although – as with tenants in the HRS group - repairs and maintenance are perennial sources of dissatisfaction. Whilst tenants are seldom cold in their homes, this comes at a cost – they often forgo not only treats and luxuries, but also basic necessities in order to maintain a warm home in winter. Thermal comfort comes at a significant lifestyle price, but one which tenants seem willing to pay, and which landlords are largely unaware of. From their perspective, landlords believe that they maintain their properties to a high standard. They attribute high priority to energy efficiency in their *own* homes, and – they believe - translate this directly into the standards they provide in their rental properties. Each party perceives its own role in achieving energy efficiency as the dominant one, reflecting one of a variety of domains where landlords and tenants seem unaware of their respective and often divergent views.

Chapter 11 provides cost-benefit analyses of what retrofits in the private rental sector could achieve under the Affordable Warmth programme. Savings are substantial. However, given the depth of fuel poverty experienced by most in this sector, even a whole house solution will only sometimes remove people from fuel poverty.

Chapter 12 concludes the report. The vast majority of tenants perceive their rented property as a home, they sense a feeling of belonging, and usually have no plans to move away. Most stay in a property for 3 years and longer. Despite the overwhelming predominance of 12 month leases, both tenants and landlords express a preference for longer leases, which could provide potential for improved partnerships and equity in who maintains and improves the property. *Tackling fuel poverty together* offers a useful foundation on which such partnerships can be developed. There seems to be ample justification for revisiting how fuel poverty in the private rental sector can best be addressed, especially through innovative government initiatives, since the new Affordable Warmth Programme will almost certainly leave thousands of private tenants in poorer thermal health and safety than hitherto. In a field where fuel poverty is increasingly interpreted as an issue of social and environmental justice, that is a scenario which will become increasingly difficult to defend.



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# Chapter 1

## Introduction

### 1.1. Fuel poverty in context

Fuel poverty in the United Kingdom (UK) is defined as follows:

*“...a fuel poor household is one that cannot afford to keep adequately warm at reasonable cost. The most widely accepted definition of a fuel poor household is one which needs to spend more than 10% of its income on all fuel use and to heat its home to an adequate standard of warmth. This is generally defined as 20°C in the living room and 18°C in the other occupied rooms – the temperatures recommended by the World Health Organisation.”<sup>3</sup>*

Northern Ireland (NI) has the highest prevalence of fuel poverty in the UK (see Table 1.1), and one of the highest in the EU, with the current estimate indicating that 42% of households in Northern Ireland are experiencing fuel poverty.

Table 1.1: Number and proportion of fuel poor households by country<sup>4</sup>

Country	Number (millions)	Percentage	Year of estimate
England	3.20	15%	2011
Scotland	0.58	25%	2011
Wales	0.37	29%	2011
Northern Ireland	0.29	42%	2011

The latest statistical release from the Office of National Statistics makes clear that the monthly expenditure on household energy in Northern Ireland (2010-2012) is:

- 38% higher than in Scotland
- 47% higher than in Wales
- 50% higher than in England

One of the principal drivers of high fuel poverty levels in NI is the region’s reliance on oil for domestic heating<sup>5</sup>. Approximately 70% of households in Northern Ireland use oil as their main

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<sup>3</sup> UK Fuel Poverty Strategy 2001

<sup>4</sup> DECC 2013

<sup>5</sup> Liddell et al 2011

heating source<sup>6</sup> due to the combination of an under-developed natural gas network, and a reluctance among householders to convert from oil to gas systems<sup>7</sup>. To tackle this persistently high level of fuel poverty, Northern Ireland has relied primarily on a government-led Fuel Poverty Strategy, the last iteration of which expressed an interest in targeting assistance most towards those households that were in greatest need i.e. households experiencing the most severe fuel poverty.

“A primary aim of the Fuel Poverty Strategy is to target available resources on those vulnerable households who are most in need of help”<sup>8</sup>

## 1.2. The private rental sector

The UK housing stock has seen significant change in its tenure mix over the past number of years. The owner occupied sector is declining and the private rented sector is increasing<sup>9</sup>. The 2011 Northern Ireland House Conditions Survey, for example, indicated that one in six dwellings are now in the private rented sector. The owner occupied sector has reduced from 67% of the market in 2006 to 62% in 2011, and the private rented sector has gone from 12% in 2006 to 17% in 2011<sup>10</sup>. The private rented sector is now the second largest housing tenure, after owner-occupied, in Northern Ireland<sup>11</sup>. Figure 1.1 provides additional information for 2012.

Pattison and colleagues<sup>12</sup> suggest that average earnings and the cost of renting have increased simultaneously over the past number of years whilst house prices and mortgage costs have increased much more rapidly. These changes have meant that the private rental sector has become more affordable than owner occupation. *“Home ownership is out of reach for the vast majority of the group because few have the savings needed for a deposit and social housing is predominantly targeted at more vulnerable, out of work households”*<sup>13</sup>. Further explanations for the rising popularity of the private rental sector include social factors and the changing dynamic of the modern household. Increasing numbers of young people are attending university with a need

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<sup>6</sup> NIHE 2013

<sup>7</sup> Morris, 2014

<sup>8</sup> NI Fuel Poverty Strategy 2011

<sup>9</sup> Pattison et al 2010

<sup>10</sup> NIHCS 2011

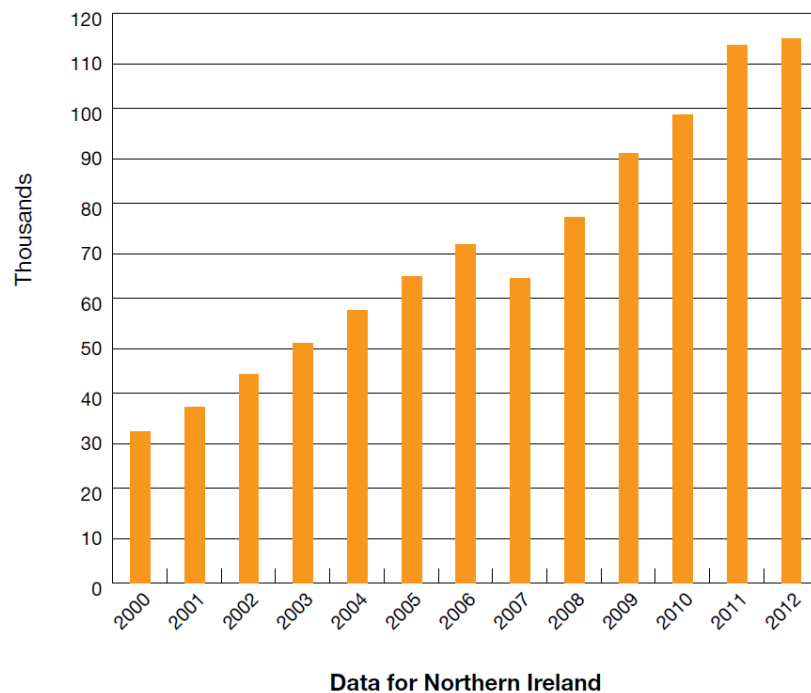
<sup>11</sup> Ibid.

<sup>12</sup> Pattison et al 2010

<sup>13</sup> Alekson & Cory, 2013

for short term letting during the academic year. Single person households and the rise of the young professional have also led to a need for flexibility in living circumstances in order to compete in the current job market. The financial constraints and need for mobility associated with these early starts have made the private rental sector a market of demand, as have a growing number of property repossessions.

Figure 1.1: Growth of private rented sector in Northern Ireland



### 1.3. Landlords in Northern Ireland

Despite an often hostile press, private rental services are an essential component of the housing market because of their *“potential to offer flexible and short term accommodation. For many it provides good quality living accommodation without the long term commitment of owner occupation and can suit households who prefer to remain relatively mobile.”*<sup>14</sup> Viewed from the perspective of landlords, not all of this expansion was planned. A number of accidental landlords have been created, with people finding themselves unable to sell their homes (given the fall in house prices and lack of mortgage finance for potential buyers) and choosing to rent them out instead<sup>15</sup>

<sup>14</sup> Stewart 2013

<sup>15</sup> CIH 2011

This means that many people who have become landlords in the recent past are smaller-scale operators who may have had little or no professional training or commercial experience. It will remain, therefore, vital that all private landlords and tenants have easy access to current legislation, information and advice.

This is particularly relevant for landlords in Northern Ireland. When compared with Great Britain (GB), they are a more informal and loosely organised group, most of whom own one or two properties (see Table 1.2). Almost all (87%) are part-time landlords. Professional letting agents are much rarer in NI than in GB: agents manage only 8% of the lower-income property rental market. There is also, it is reported, a low level of awareness of either their own, or their tenants' rights<sup>16</sup>. Of a sample of 166 landlords who rent to tenants receiving Housing Benefit (who will be lower-income clients), only 13% were a member of the Landlords Association of Northern Ireland<sup>17</sup>.

Table 1.2: Portfolios of private landlords renting to lower-income tenants in NI<sup>18</sup>

Number of properties in portfolio	%
1	44
2-5	34
6-10	14
11-50	6
+50	2

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<sup>16</sup> CRESR 2014

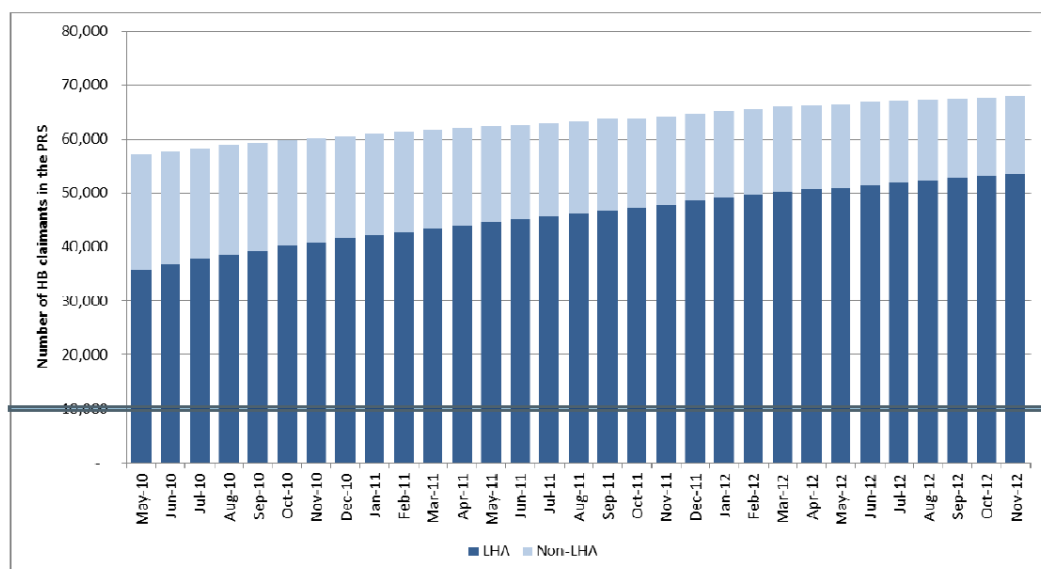
<sup>17</sup> *ibid*

<sup>18</sup> *ibid*

#### 1.4. Tenants on low income in Northern Ireland

Whilst there has been a steady growth across the whole rental market in Northern Ireland, the rise is greater among lower-income renters (see Figure 1.2), many of whom have difficulty making ends meet. In the 2014 CRESR survey, for example, 71% of lower income tenants said that they very often or fairly often run out of money, and 42% said that they were managing their finances with difficulty.

Figure 1.2: Housing Benefit claimants in the private rented sector NI 2010-2012<sup>19</sup>



Renting from a private landlord is seen by the majority of private renters as preferable to social housing; only 25% of private renters are on waiting lists for social housing<sup>20</sup>. However, 70% view home ownership as being either *desirable* or *very desirable*. Whilst seen by many as a temporary staging post, perhaps, it is by no means a short-term arrangement for most. Three quarters of a recent NI sample of renters said they intended to stay in the private rented sector for the next five years<sup>21</sup>.

<sup>19</sup> CRESR 2014

<sup>20</sup> Gray 2014

<sup>21</sup> Ibid.

### 1.5. House quality in private rental accommodation

Table 1.3 provides details of house conditions in Northern Ireland. From this, it is evident that the private rental sector has seen the more steady reduction in the proportion of homes with disrepair (from 64% in 2006 to 53% in 2011). However, rates of disrepair have remained consistently higher in the private rented sector (53% in 2011, compared to 45% among owner occupiers). There is still a considerable amount of catching up to be done. Furthermore, the cost of repair work in the private rental sector is 28% of the cost for the owner occupier sector, despite the ratio of private rental: owner occupier dwellings in NI being 17% : 62%; this suggests that houses in the private rental sector are considerably more dilapidated than their counterparts in private ownership. Issues related to landlord responsibilities for repair and maintenance, which emerge in the views of tenants and Environmental Health Officers later in this report, can be set in this context.

Table 1.3: Housing quality by sector<sup>22</sup>

	2006		2009		2011	
	OO	PR	OO	PR	OO	PR
% dwellings unfit through damp	21.8	7.3	13.2	9.6	*	*
% dwellings in disrepair	47.6	63.8	50.2	55.6	44.6	52.5
Cost of repair	£758M	£192M	£547M	£169M	£573M	£162M

### 1.6. Fuel poverty in the private rental sector of NI

Fuel poverty in Northern Ireland is unevenly distributed across the different sectors, as can be seen in Table 1.4. The private rental sector has been particularly affected by fuel poverty in the region, with almost half of all private renters experiencing fuel poverty. This is not surprising given the proportion of private renters living on low incomes, coupled with the relatively poor condition of the homes many of them rent.

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<sup>22</sup> NIHCS publications from respective survey years

Table 1.4: Percentage of NI households in fuel poverty by tenure<sup>23</sup>.

Tenure	2001	2006	2009	2011
Owner occupier	22.8	31.8	38.9	40.6
Social Housing	36.1	37.1	51.4	39.7
Private renters	44.0	44.1	54.9	49.1

### 1.7. Why it matters: health impacts of living in fuel poverty

The impacts of fuel poverty on human health and wellbeing have been identified through epidemiological and longitudinal research programmes. Impacts include elevated levels of morbidity and mortality<sup>24</sup>, and poor mental health outcomes<sup>25</sup>. Following an examination of 40,000 excess winter deaths recorded in England and Wales, researchers noted a significant link between poor housing and poverty, low indoor temperatures and cold related deaths<sup>26</sup>. It was subsequently concluded that *“Housing conditions play a decisive role, not only in determining when adults die, but more importantly, they impact on occupant health and quality of life”*<sup>27</sup>.

Others<sup>28</sup> noted that the built environment can indirectly impact mental health by altering psychosocial processes, with known mental health consequences; in this context, researchers identified low-income private renters as having to deal with multiple stressors that arise from a lack of stable and affordable housing<sup>29</sup>; 65% of renters were subject to housing stress as a result of increased financial hardship, risk of stigmatisation and being *“forced into frequent moves and having to make trade-offs regarding quality of dwelling and location”*. The researchers concluded that:

*“A home should act as a place of sanctuary from the external stressors of life and should not add to the attendant stresses one faces.”*

<sup>23</sup> Ibid.

<sup>24</sup> Most commonly for respiratory and cardiovascular illnesses and deaths, but in fact illnesses and deaths from all causes (including cancers and neoplasms) are significantly more likely to occur in colder weather

<sup>25</sup> Liddell & Morris 2010

<sup>26</sup> Johnson & Griffiths 2003

<sup>27</sup> Howieson & Hogan 2005

<sup>28</sup> e.g. Evans 2008

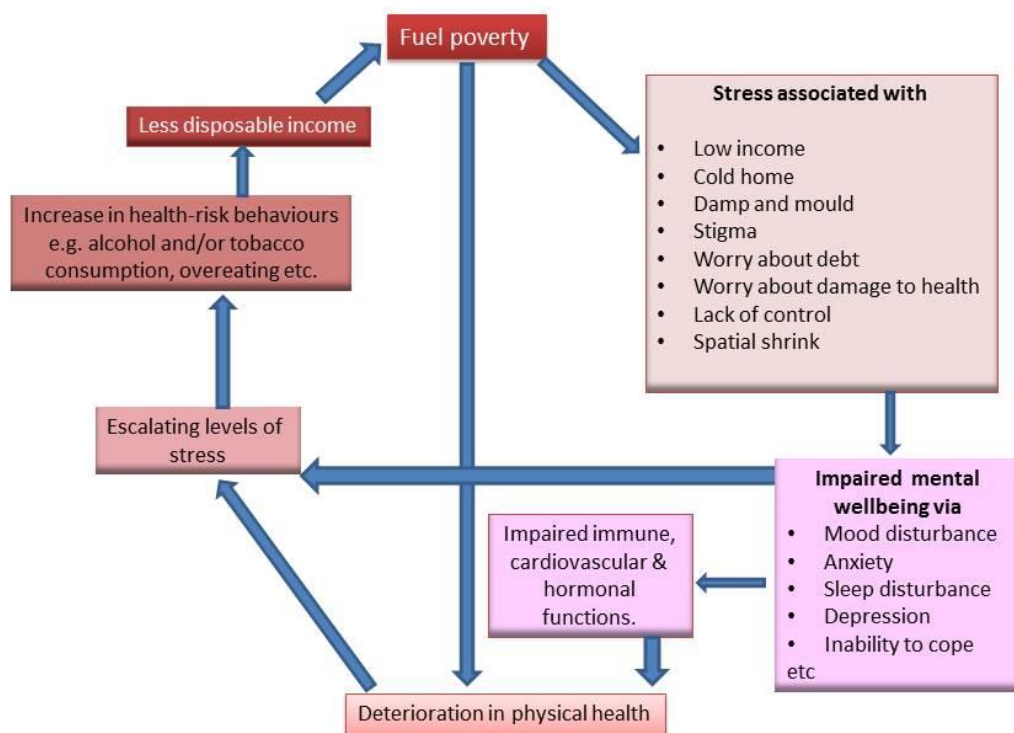
<sup>29</sup> Yates & Milligan 2007



Thermal comfort is the term used to describe the state of mind in humans that expresses satisfaction with temperature in the home<sup>30</sup>. A national household survey in Ireland (2002) demonstrated that a considerable number of individuals endured thermal discomfort with fuel poor households reporting the worst discomfort<sup>31</sup>.

Fuel poverty is becoming increasingly conceptualised as a multi-dimensional concept, in which anxiety of energy burdens, thermal discomfort, unsightly mould and damp, social isolation and stigmatisation all combine to create a self-perpetuating cycle of psychosocial stress and ill health (see Figure 1.3).

Figure 1.3. Hypothesised cycles of impact from living in fuel poverty – a cumulative stress model<sup>32</sup>



## 1.8. Policy context

Over the past 15 years, many European governments have come to recognise these impacts on human health and wellbeing. As a result, policy and legislation have been designed to tackle the

<sup>30</sup> Orosa 2009

<sup>31</sup> Evans 2008

<sup>32</sup> Liddell & Guiney 2014

problem, and many of these cut across EU Member States<sup>33</sup>. Strategies all share a common ethos in that they aim to reduce if not eradicate the effects of fuel poverty, and most include practical interventions such as improving the insulation and heating system in the home, improving home energy efficiency and more generally, improving the quality of life available to occupants. Northern Ireland's strategy is one of many in that regard. It was originally implemented under the name *Warmer Healthier Homes*. Like other parts of the UK, the strategy is targeted mainly at people who own their own homes or who rent privately as other housing regeneration programmes focus on people living in social housing<sup>34</sup>.

However, recent Audits of fuel poverty initiatives indicate inefficient targeting within Northern Ireland and other parts of the UK<sup>35</sup>. Eligibility criteria for these initiatives are generally based on social criteria whilst the quality of the dwelling is barely considered<sup>36</sup>. This has resulted in a number of vulnerable households not receiving the help they need, purely because they fail to meet eligibility criteria that have everything to do with age and income, and nothing to do with the condition of the house they live in. Conversely, while many households satisfy the eligibility criteria for assistance, they may not be fuel poor at all<sup>37</sup>. The problem of those most in need of assistance not being targeted is further exacerbated by the priority given to self-referrers. Self-selection excludes those who do not know about the support available or how to apply<sup>38</sup>.

In 2001, and in response to the targeting dilemma, NI's Department for Social Development (DSDNI) commissioned researchers to develop a targeting approach which could identify those most in need of the Strategy's assistance. Through the use of geographical information systems (GIS), a new area based tool was established. A fuel poverty severity index based on a range of demographic, housing, energy and household characteristics was used to create advanced maps detailing areas within the region that contained the most at risk householders at Census Output Area level (COA). COA's contained 125 households (see Figure 1.4)<sup>39</sup>. In conjunction with 19 councils across Northern Ireland, researchers evaluated a new area based targeting system which became known as the *Affordable Warmth Pilot*. Much like previous area based schemes; councils did not wait for householders to self-refer, but actively visited every household in their at-risk COA's. A door-step survey was developed for the pilot to collect advanced information relating to

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<sup>33</sup> Heffner & Campbell 2011

<sup>34</sup> Liddell et al 2011

<sup>35</sup> NIAO 2008; NAO 2009

<sup>36</sup> Walker 2012

<sup>37</sup> Liddell et al. 2011

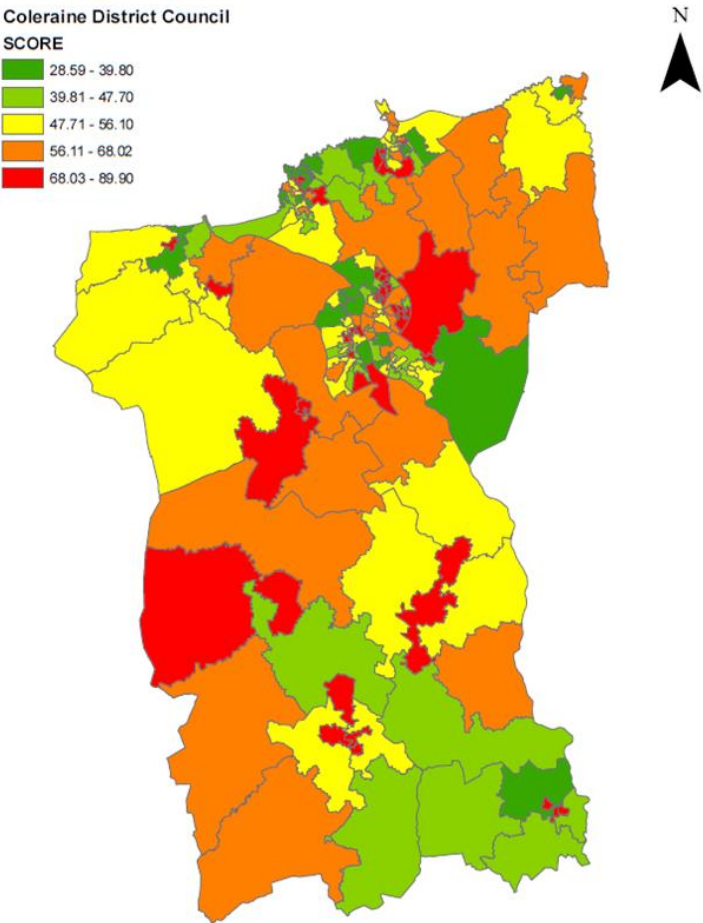
<sup>38</sup> Armstrong et al. 2006

<sup>39</sup> Liddell 2013

the householders and their accommodation. The surveys were then audited to identify householders who were eligible for the fuel poverty intervention scheme in place at that time i.e. the Warm Homes scheme.

Hitherto, problems associated with known area based approaches to tackling fuel poverty included a lack of rationale for choosing a specific area in which to intervene<sup>40</sup>. The approach adopted by the University of Ulster brought into frame - for the first time - data from all known sources where a proven link to fuel poverty could be demonstrated. This included Census data, geographical location of COA's, heating fuel source, floor size and value of property, and many other datasets.

Figure 1.4: A GIS-based map of fuel poverty risk for Coleraine Borough Council



<sup>40</sup> Ibid.

The Affordable Warmth Pilot met great success in identifying households who were in severe fuel poverty. More than 80% of all households visited were in fuel poverty and 50% were found to be eligible for assistance under the government's fuel poverty intervention scheme. Three in five of these were in the private rental sector.

As a consequence of these positive outcomes, the Warm Homes Scheme is currently being phased out in NI, and a new scheme – The Affordable Warmth Scheme – has been introduced into legislation; the new scheme is area-based and targeted to those most in need.

### **1.9. Newest legislation**

Two major pieces of legislation concerning the NI private rental sector came into force in 2013. The first is the establishment of a register of private landlords, which will now be mandatory. As noted by the Chartered Institute of Housing:

*“The registration of all landlords in Northern Ireland is an important step towards better regulation of the private rented sector and ensuring the best possible standards and practice. It will mean that a central register with landlord names, addresses, contact numbers and property details will be accessible to local councils who are responsible for ensuring compliance and enforcement in the sector. The register will also provide market intelligence about the number and range of properties in the sector as well as the number of landlords and letting agents and how many properties they own. This will be invaluable both as a means of communication with landlords and also as an evidence base to inform future policy-making and use of the sector”*

The second piece of legislation concerns the establishment of a tenant deposit scheme, through which all landlords are obliged to lodge deposits in an independent savings scheme; this protects tenants from delay in returning their deposits by facilitating an independently regulated system of management.

More germane to the present report, a third piece of legislation is planned for the foreseeable future. It will be concerned with raising fitness standards for rental properties in NI. Fitness very often entails addressing so-called *Category 1 Hazards*, among the most prominent of which in UK housing sector are cold and damp. The present report can, it is hoped, help inform the formation

of these new standards by exploring the perspectives of some of the field's key stakeholders: tenants, landlords, environmental health teams in local Councils, and housing advisory services.

Taken in the round, these amendments to legislation are couched in the language of control, regulation and monitoring; they aim to prevent misdemeanour, irregularities and financial abuse. Sentiments of partnership between stakeholders, communication and capacity-building among landlords, and a greater role for tenants, are all notably absent. So far, these changes are as much about missed opportunities for partnership working as they are about improved standards of private rental in Northern Ireland.

## Chapter 2. Case studies of mixed fortunes

### Tenants and the Warm Homes Scheme

Case studies offer a valuable opportunity to explore the everyday lived experiences of private tenants, as this is described in their own words. It is a vital element of a triangulation process, since it augments the more generic information that can be gleaned from surveys, focus groups, databases, and expert opinion.

#### Primary Aim of the Chapter

The primary aim of this first set of case studies is to highlight the diversity of outcomes that can arise when a Warm Homes application is made. Outcomes are not always what people hoped for when they embarked on an application.

We recruited case studies primarily from those people who completed the Tenants' Survey (Chapter 7); each survey participant was asked at the end of the Survey whether they would be willing to host us in their home so we could write their experiences up in more detail. We offered a modest recompense for their time and trouble (£15 worth of 'Love2Shop' vouchers) but were quickly oversubscribed when meeting our quota.

#### 2.1. Landlord and tenant in partnership: Mr. B

Single householder, currently unemployed

House Type: Pre 1930's terraced house

Measures installed: Solid wall insulation

*Mr. B lives alone in the three bedroom terraced house he has been renting for a few months. The location is close to family, friends and the city centre. Having been a 'working man' until now, Mr. B is finding his first experience of unemployment difficult, making him feel stressed and useless. Most of his days are spent out of the house, either running to keep fit, job seeking or keeping in touch with friends.*

*Mr. B's home has gas central heating, which he likes very much. He previously lived in a home which had a coal fire and finds that the gas central heating is much more convenient. He uses a Pay-As-You-Go method to pay for his gas and electricity, a payment method which he finds manageable. He topped up quite a lot, especially for gas.*

*However, he was aware that the house had no loft insulation or draught proofing and he found that heating the home was very difficult, "upstairs seems to be the coldest". Mr. B also felt that when his friends and family come to visit, he worried that they may be uncomfortable because of the house being cold. "The house does not hold the heat". Mr. B seemed a little irritated when discussing his current unemployment and living situation. It seemed that being unable to control his unemployment exacerbated the problems associated with his thermal comfort.*

*Mr. B's landlord, who had heard about the Warm Homes scheme through word of mouth, suggested he apply because he had remarked that the home was very cold. "I found the winter very harsh".*

*Mr. B's landlord later completed the application form herself for the property and became the first point of contact for NEA NI. She also communicated well with Mr. B, updating him on timescales for key worker visits. Mr. B described the process of being involved with the Scheme, and his dealings with key workers as very easy, "anyone that I have met has been very friendly and helpful". He hoped that when the work was completed, his home would feel warmer and that he would save a little money.*

*Following the surveyor's visit, Mr. B received internal solid wall insulation, loft insulation and the hot water tank and pipes were also lagged. During the installation work, Mr. B felt that there was a lot of disruption, with a lot of dust and mess, and worried that the dust would destroy electronic valuables such as his laptop. To avoid this, he took his valuable possessions and stayed with his mother until the work was completed. He felt that to be a big disruption.*

*However, afterwards, Mr. B remarked that the 'whole home feels much warmer'. Mr. B still uses a Pay-As-You-Go Top up method for his gas and electricity, and he feels that he is paying less for both. During the winter months he sets aside £15 a week for gas and £10 a week for electricity. (If*

*he does not require substantial topping up of these savings when he needs to vend, this would mean he was consuming relatively little energy). Since the work was completed the landlord has also replaced the boiler from a Standard gas boiler to a Combination boiler. The home's old radiators have not been changed but he feels the home heats up a lot quicker, "it only takes about 15 minutes", and the instantaneous hot water has been a great benefit of the new system.*

*Although his home now feels warmer, one of the bedrooms still feels cold. "When they came to do the work, they could not do anything about the back bedroom and just had to leave it, I think it was already insulated, but not well." Mr. B also noted that after the work was completed there were a few problems with a 'cubby hole' in the living room no longer opening and a leak occurred in one of the pipes. Mr. B made the Scheme workers aware of these problems and found that they were quickly resolved. Although Mr. B could not remember having been given energy saving advice, he did say that he feels that he has always been energy aware anyway, using energy saving light bulbs around the home and making sure to turn off lights and not leave things on stand-by.*

*Mr. B benefited greatly from having worked completed. According to him, the home's domestic heating costs seem to have lowered and higher levels of thermal comfort have certainly been achieved.*

## **2.2. "The extension is like a freezer" Ms. G**

Single Householder - retired

House Type: Pre 1930's end terrace

Measures Installed: Cavity wall insulation in the extension of the house, SMART meter and VPhase

*Ms. G is retired and lives alone in an end row terraced house in Belfast. She has rented the property for 13 years. Ms. G describes herself as having "bad nerves" and at times can find it difficult to eat and sleep which she attributes to her mother's death. The support of her daughter and family has helped her very much during her bereavement. She describes herself as having good neighbours and living in a nice area. She has oil-fired full central heating in her home. The house had double glazed windows installed in the front of the house a few years ago, but the rear of the home still has single glazing. The windows were installed by the landlord and his friend, and they are surrounded by a peculiar wooden border. Ms. G feels that these windows were never put in*



*properly. She explained that when there is a breeze and the window is closed, you can see the blinds moving. During the 1980's the home also had an extension to the kitchen. In addition, the attic has been converted into a bedroom, and a second bathroom has been added to the back of the house. Despite all this additional work to the house, Ms. G noted that her heating system and radiators have never been replaced. Ms. G noted that her home is always freezing and very hard to heat, "you can't use the downstairs bathroom in the winter, it's like a fridge, and the extension is like a freezer".*

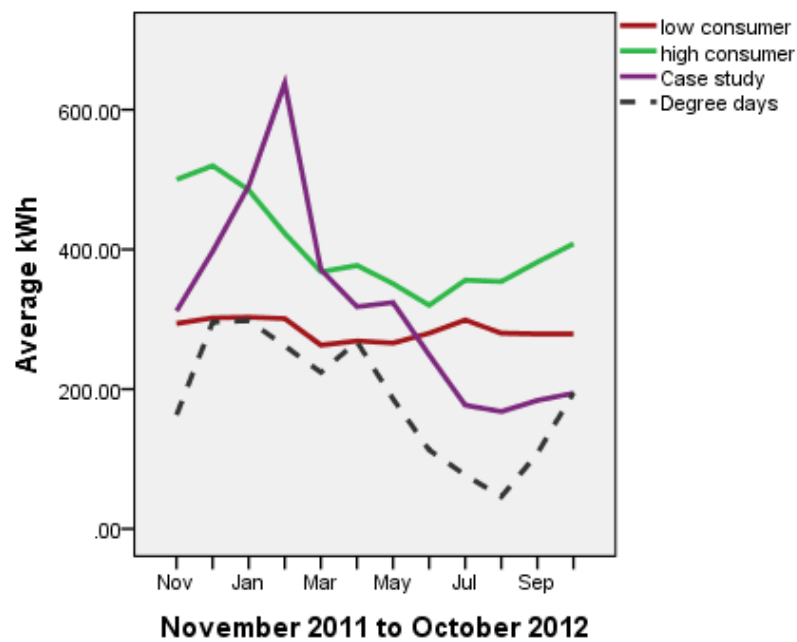
*Ms. G's oil tank is often empty because she cannot afford the cost of a minimum oil delivery. She has placed a few electric heaters around the house; one in the living room, one in the kitchen and one in her bedroom. Ms. G said that she is afraid to read her meter in case she cannot afford the payment. She explained that she has also had problems with mould and damp in her living room. She pulled away one of her sofas to show the researcher the damp that was rising up the wall and mould growth. Ms. G had papered her walls but because of the damp the paper had come off, "then I painted it but the paint came off too." Ms. G noted that she has frequently cleaned down the area where the damp and mould are developing but it continues to be a major problem. Ms. G is afraid that it will eventually ruin her furniture.*

*Ms. G pays her domestic bills every fortnight at her local post office, paying around £20-£25 on her electricity bills. She receives an electricity bill every quarter; her most recent winter bill was £311 - double her normal quarterly bill. Whilst her routine of paying a set amount off her bill every fortnight was crucial in making this bill manageable for Ms. G, the sheer fright of receiving it was a significant stressor. Ms. G was a smart meter customer, and the local smart meter team were able to show Ms. G her electricity consumption since November 2011 (see Figure 2.1). The dotted line reflects outdoor temperatures expressed as degree days (the standard metric representing indoor heating demand<sup>41</sup>). Ms. G's electricity use tracks heating demand much more tightly than does the average for other customers, making it most likely that the increased consumption was related to her use of electric heaters. Whilst little more than cold comfort, the Smart meter data could be used to explain the cause of Ms. G's predicament, and provided an opportunity to support her into considering saving for oil in the same way as she saved for electricity, in order that she could revert back to her oil-fired central heating system.*

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<sup>41</sup> Degree days are a measure of the amount of heating that is needed to keep indoor temperatures at the levels recommended by the WHO

Figure 2.1: Ms. G's consumption, low and high consumers, and heating demand (degree days)



What is perhaps of even greater concern in Figure 2.1 is the extent to which Ms. G has culled her electricity consumption since this unfortunate event. She cut her baseline consumption (between midnight and 06h00) by more than half; her baseline consumption became the lowest of any of the 56 customers in the Smart Meter Trial. Furthermore her consumption for September and October 2012 was 184 kWh and 194 kWh respectively, compared with the average for all participants in the trial of 369 and 380 kWh respectively.

Nor was Ms. G now relying more on oil for energy. Ms. G explained that her oil tank had developed a leak: “there is oil in the puddles out the back...it’s all over the place”. Under these circumstances, Ms. G’s vulnerability may well have shifted from vulnerable to positively at risk from cold and damp living conditions.

### 2.3. “Polar bears would love it” – Mr. M

Single householder, unemployed

House Type: Top level flat in a house conversion

Measures Installed: None

*Mr. M, who is currently unemployed, has lived mostly by himself in his second floor flat for around three and half years, and his girlfriend sometimes stays over. Originally a house, the building had been converted into 3 flats, all of which were heated by Economy 7 and there was no insulation in the property. It was very obvious that Mr. M was unhappy with his living situation and uncomfortable with the researcher having to come to his home, and it was noticeable how cold and damp it was inside the building, and inside Mr. M's flat.*

*Mr. M himself described the house as "barely liveable" and spoke of a significant time during the last Christmas period when "ice formed on the inside of the windows". He said the Economy 7 heating system "was installed in the house during the 1970's and doesn't really work very well". There are storage heaters in each of the rooms. Mr. M was struggling to pay very high electricity bills, and over the past year he had to go without heating several times due to the expense associated with trying to heat a cold and damp home with an inefficient heating system. Although forced to stay in one room most of the time and sleep with four or five duvets over the bed in order to keep warm, Mr. M had not lost his sense of humour and joked that polar bears would love it. Mr. M felt that regardless of the amount of money that he was investing in heating the home, it did not seem to make much of a difference. The feeling of lack of control, and inevitable low temperatures left him feeling that heating was "a waste of £40 a week". In an attempt to "heat a home that will not heat", and the money could be spent on other things.*

*Mr. M explained that the cold affects numerous aspects of his life. Socially speaking, friends and family would not come round very often to visit anymore. It was clear that discussing this factor made Mr. M very distressed. He also explained that he felt his health was deteriorating. Mr. M has only one kidney, and feels it is very important that he does not get sick too often; however over the last few months he had been to see his doctor with chest pains on a number of occasions. He also worries about the mould growth around his flat and what impact this may have on his health.*

*While he was eager to get his home 'fixed up', he felt his landlord wasn't very interested in helping out. This was a significant barrier since he needed to get permission from his landlord for any retrofitting. The property was referred to the Warm Homes scheme for Gas Central Heating with a GasSaver Unit to be supplied through NEA's Northern Exposure project. He was hopeful that taking part would make the place warm and keep the heat in, which will in turn make him feel healthier and encourage his friends to come round more often. However, these installations were postponed due to difficulties obtaining the landlord's consent. Permission was granted several months later, after much correspondence between the Warm Homes scheme, NEA NI and the landlord. However*

*by this time Mr. M decided to move out of the flat and therefore the referral was cancelled before any work was completed.*

*The living situation of this householder was less than ideal, causing the householder a great deal of stress resulting in him feeling unhappy and quite hostile. It was clear from the first visit with this gentleman that he was in need of assistance and having his home heating system replaced would have relieved a lot of his stress and anxiety as well as providing potential benefits to his overall health. Although Mr. M no longer resides at this property, the problems relating to the insufficient insulation and heating system still exist for any new tenant.*

#### **2.4. Mrs. M and the perils of open plan living**

Widow in her 50s, carer

House Type: Detached house with open plan ground floor

Measures installed: Loft insulation

*Mrs. M, a widow and a carer, lives alone in the house she has been renting for 5 years, although her niece stays occasionally and her grandchildren are there some days. The house, which is over 40 years old, has oil heating, which Mrs. M supplements with an oil filled heater in winter, as she finds the open plan layout of the house makes the ground floor in particular very difficult to heat. At times she uses the cooker to provide additional heat. "The only way it can actually get to comfortable in the winter is if I'm actually cooking at the same time as the oil heating's on." When she didn't have money for oil, she said, "I borrowed a wee heater off my son, who lives across the road, and I put it on in the living room, because the electric fire doesn't work any more and then I put the oven on." Of upstairs, she says, "The bathroom's always cold. The radiator up there doesn't seem to hold any heat at all. The bedrooms are ok. I take an oil filled heater up there in the winter, but not every night."*

*Mrs. M tries to save oil as much as possible, only heating the house when the family is there. "If I know the grandchildren are coming over I turn that on. I just don't feel right burning the whole house radiators and oil when there's only one person sitting here." She has a programmer, which she does not use, but she uses thermostatic radiator valves to control the heat in the bedrooms. She budgets for oil by buying SVP oil stamps "if I remember to do it. They're only £5." and tries to make 500 litres of oil last for the whole winter if possible. "Last winter I did get it twice, but I do try*

*to make it last as long as I can. In the evenings, I would sometimes sit with a hot water bottle and a blanket round me to try and save some oil, because I know November and December can be bad, but January and February can be worse.”*

*During the summer, Mrs. M uses the immersion heater for hot water, as the oil system cannot heat water independently of the rooms, and it takes around 1 ½ hours to heat enough water for a bath. She tops up the pre-payment meter with £20 at a time, which covers on average 11 days’ electricity use.*

*She heard about the Warm Homes scheme from her sister, who had insulation installed, having heard about it from Age NI. Mrs. M’s landlord was more than happy for her to apply 2 years ago. The application process was “very straightforward”, the surveyor called 6 weeks later, confirmed that the cavity walls were already insulated, and “a lot of months after that” the loft was insulated, causing neither disruption nor mess. “All I needed to do was supply black plastic bags. They did offer to vacuum afterwards.” She does not think ventilation tiles were fitted. Mrs. M was also given energy saving advice, and is careful with her use of energy, with only the television being left on standby, “but I’m in the house most of the day and it would be off and on all day anyway.” She was also told about low energy light bulbs, but says “I haven’t got round to doing that.”*

*Unfortunately, the loft insulation has not made any difference to Mrs. M’s comfort or the amount of oil required. She says of the work, “I wouldn’t have known, to be honest. Nobody has ever come in and said “Your house is roasting”, apart from if I’d just been cooking – but it’s just downstairs. I think because it’s a new thing being put onto something old... it’s not going to work. It isn’t the thing itself, it’s more the house – it’s just an old house.” She believes that the open plan layout, which is “nice in summer”, is the problem and does not see how things could be improved.*

*Neither the electric fire nor the extractor fan is working, so the windows and doors have to be opened during cooking. In addition, when it rains, there is a drip from one of the windows and she has to leave cloths to soak up the water, despite her brother having tried to seal it with silicone. The landlord is aware of the problem. However, there is no condensation or mould in the house.*

*Despite the lack of improvement since the Warm Homes installation measures, Mrs. M says “I would recommend it – in fact I did tell my brother, I told all the family, but the rest of them couldn’t get it. They weren’t on benefits.” She truly believes that nothing more could be done to improve the situation, saying, “The service was really good, really efficient and they did the best they could, given what they had to work with.”*

## 2.5. Summary

Mr. B's landlord instigated the retrofit, and Mr. B engaged readily in partnering her; it appears that an already constructive relationship and good communication helped start the Warm Homes application process off in good standing. The installation itself was somewhat problematic and involved Mr. B moving out temporarily while it was completed; this is not an uncommon experience, and is more frequent where heating systems are being installed or conversions to gas are being undertaken. Where mothers and young children can relocate for a day or two to a grandparent living nearby, it is more likely than not.

Ms. G's case study highlights the extent to which landlords can, in some cases, remain distanced from the reality of the conditions they provide for tenants. She is also a useful example of how assisting tenants to save on their energy bills is seldom a one-stop process, but one of sustained engagement and exploration. Outcomes post-retrofit are not always positive even with the best of intentions, especially where problems have long-standing origins. Most importantly of all, the case study indicates the enduring burden of living alone without affordable warmth.

Mr. M's experience exemplifies the experiences of many private renters who find their house conditions so intolerable that they would rather give up living there than persist in conditions of discomfort. In the end, his departure left behind a home that someone else was likely to find equally miserable. Like Ms. G, he struggled with a landlord; in her case she resolved this problem by undertaking formidable repair works herself, but in his case the landlord's reluctance to engage gave him little choice but to move on.

On the other hand, Mrs. M's experiences highlight the difficulties of open plan living, something which – in a Northern Ireland climate – requires all-year round heating to supplement ambient temperatures. A recent study<sup>42</sup> illustrated the extent to which open plan design in NI requires a minimum EPC rating of B, and preferably a passivehaus standard of design<sup>43</sup>, in order for rooms to be kept affordably warm. It is notable that many young families express a strong preference for open plan design, since it ensures families stay together during cooking and washing-up times, and children can be more easily monitored while chores are being completed. However, they are among the most difficult designs of house to heat, except if designed to high energy specifications. Without these, reliance on secondary heating becomes a daily requisite during winter, as Mrs. M has illustrated; this reliance (particularly when ovens are used) results in the most expensive

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<sup>42</sup> Liddell & Lagdon 2014

<sup>43</sup> Passivhaus design standards require the highest standards of build quality and energy efficient materials; through these, they consume very few kWh for space heating; many operate without any form of central heating.

sources of heating becoming part of people's daily winter heating regimes. As another recent study has demonstrated, these forms of secondary heating are the principle driver of severe fuel poverty in Northern Ireland<sup>44</sup>

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<sup>44</sup> Walker et al 2014

## Chapter 3. Living in neighbourhoods of severe fuel poverty - an audit of 400 private renters

The Affordable Warmth Pilot survey, which Councils used to validate the area-based approach, was completed by more than 2,000 households<sup>45</sup>, almost all of which were in severe fuel poverty i.e. needed to spend 15% or more of their income on domestic fuels. The survey allowed for the development of NI's most comprehensive fuel poverty database to date, and among other uses it can be used to compare fuel poor households in the owner occupier and private rental sectors.

### Primary Aim of the Chapter

To review data from the Affordable Warmth Pilot Survey comparing the circumstances of private renters in areas of severe fuel poverty with the circumstances of owner occupiers living in the same areas. There were 413 households in private rental and 1650 owner occupiers.

### 3.1. Who lives in privately rented accommodation in fuel poor areas of Northern Ireland?

Figure 3.1 compares the typical occupant mix for owner occupied and privately rented properties that were likely to be fuel poor. Private renters were most likely to be couples with dependent children and lone parents – together families containing children comprised the most frequent type of household, among private renters; by contrast couples of pensionable age were the most frequent type of owner occupier households.

Whilst the number of people of pensionable age was low in private rental (23%), it was almost double that reported in Gray's representative sample of private renters in NI (13%), and more than three times that reported in CRESR's survey of landlords who rent to lower income tenants (7%). Both of these surveys were carried out at more or less the same time as the one reported on here. However, unlike this one, the Gray and CRESR surveys did not focus explicitly on areas of fuel poverty.

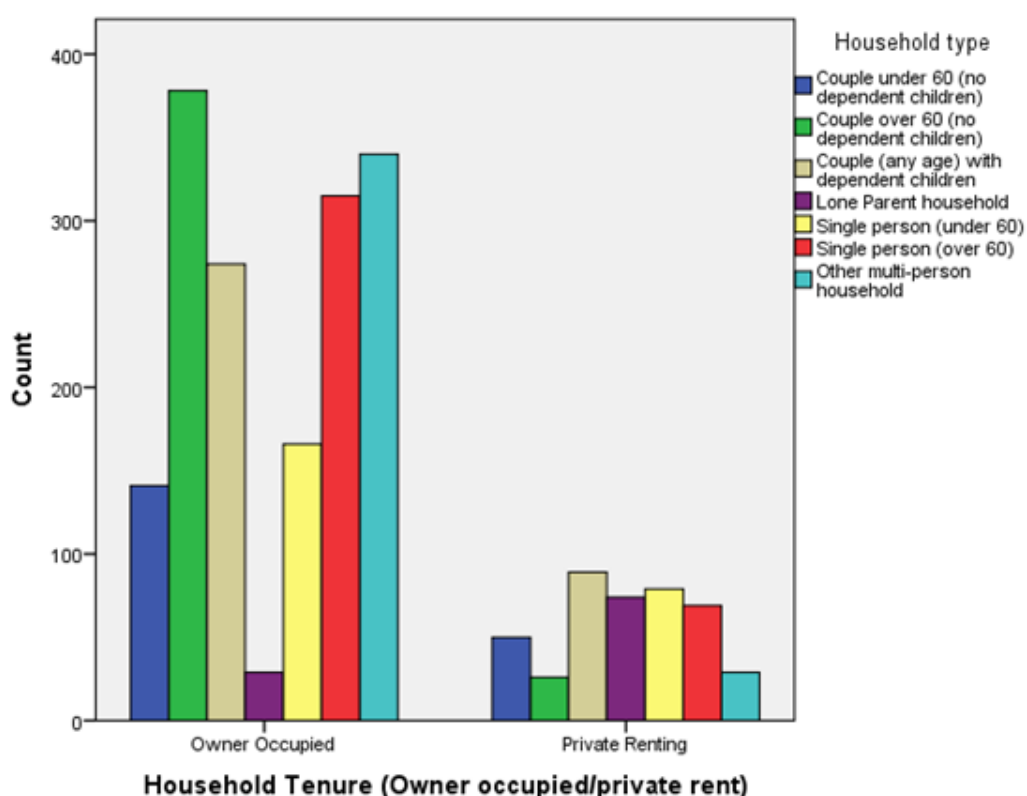
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<sup>45</sup> The database had 2,063 records, which form the basis for analyses here. 80% were represented by owner occupiers and 20% private renters. Given a large sample size statistical testing adopted a probability value of  $p < .01$ . Unless otherwise stated, statistical tests for significance were based on comparisons using ANOVA.



This is a strong indicator that older people and families with children may be clustered in privately rented accommodation situated in areas of severe fuel poverty.

Figure 3.1: Household type by tenure



### 3.2. Do private renters and owner occupiers who are fuel poor live in similar types of homes?

There is no difference in the average age of properties based on tenure<sup>46</sup>. However, more than half of those surveyed lived in homes that were between 50 and 70 years old, indicating a prevalence of old properties in these fuel poor areas across both tenure groups. However, private renters most commonly rent a mid-terrace (40%), whereas owner-occupiers are equally as likely to live in mid-terraces, end terraces, semi-detached, and detached homes (21-25% for these 4 options). Renters are also more than twice as likely to inhabit 2-bedroomed homes as are owners.

<sup>46</sup> Given a large sample size, a p value of < .01 was set a priori for all statistical analyses. Unless otherwise stated, comparison of owners and renters are made using ANOVA

Hence, they live in smaller homes, on average, with obvious consequences for heating demand. Theoretically, this could reduce their levels of fuel poverty based on a need-to-spend metric, all other predictors of fuel poverty being equal. However, as can be seen later on, other predictors are far from being equal.

### 3.3. Income and benefits

Private renters report significantly lower incomes than owner occupiers. Table 3.1 indicates that 60% of privately renting households were on extremely low incomes, compared with 41% of owner occupiers. Twice as many owner occupiers have a household income over £20,000 per annum as do private renters. By comparison, Gray and colleagues report on a representative sample of all private renters in NI, where 70% had incomes of under £20,000<sup>47</sup>; in the case of the sample drawn here i.e. from neighbourhoods of severe fuel poverty, the corresponding figure was 84%.

Table 3.1: Household Incomes by tenure group<sup>48</sup>

Income band	Owner Occupiers %	Private Renters %
< £12,000	41%	60%
£12,000-£15,999	22%	20%
£16,000-£19,999	12%	4%
£20,000-£29,999	9%	5%
+£30,000	5%	2%

The survey also asked householders which benefits (if any) they were in receipt of at the time of survey completion, and Table 3.2 contains the results. Understandably, private renters were more likely to be in receipt of child tax credit (they were more often families with children) and income support (their incomes were significantly lower), and housing benefit (which was not available to most owner occupiers). They were more likely to be out of work, with significantly higher rates of jobseekers allowance being reported among private renters. By contrast, owner occupiers have a higher incidence of people receiving pension credit and disability living allowance, commensurate with a higher proportion of them being over 65 years old.

<sup>47</sup> Gray et al. 2014

<sup>48</sup> Columns do not sum to 100% as a result of missing data

Table 3.2: Householder Benefit Figures

Benefit	Owner Occupiers %	Private Renters %
Working Tax credit	11	11
Child tax credit	12	33
Pension credit	25	18
No tax credits	54	40
Income support	10	28
Housing benefit	5	55
Rates relief	15	10
Disability premium	0.7	1.2
Job seekers	2.2	10
Incapacity benefit	7	7
DLA	27	23.5

### 3.4. Thermal comfort, energy efficiency and tenure

A third of respondents described their homes as *cold* or *very cold*, with no difference between the two tenure groups. Boilers averaged 10-15 years old in both groups, and had mostly been serviced 1-2 years ago, the same for both groups. However, survey responses indicate that private renters have access to far fewer energy efficiency and insulation measures in their homes:

- only 30% of private renters have cavity wall insulation, compared with 56% of owner occupiers
- owner occupiers are twice as likely to have insulation around their hot water tanks
- private renters are twice as likely to live in homes where windows are single glazed
- owner occupiers are twice as likely to have full loft insulation<sup>49</sup>

Hence, whilst private renters tend to live in smaller properties, the heating demand of their homes is likely to be significantly greater than the larger and better insulated properties of their owner occupier neighbours. Energy bills are likely to be higher, and are paid for from lower income streams.

<sup>49</sup> It should be noted that these were owner occupiers and private renters living in the same streets

### 3.5. Energy usage patterns and tenure

Significantly more renters in fuel poor areas have heating systems which are not in use. Twice as many renters have systems which cannot be used because they are faulty than is the case among owner occupiers. In addition 10 times as many had no oil in their system at the time of survey.

Further exploration indicated that renters relied on electric fires for heating significantly more often (24%) than home-owners (17%). Overall, renters were using the most expensive “quick-fix” option for generating heat when they needed it, sometimes as a replacement for oil systems which were lying empty. Notably, they did not opt for the alternative quick-fix method, namely 20 litre oil drums. Whilst 60% of owner occupiers used this option, only 40% of private renters did.

Since 80% of all private renters use a prepayment method to pay for electricity bills compared with 46% of owner occupiers, it is at least likely that limited funds lies at the heart of their choices related to heating practices, especially their empty oil tanks. They would at least be able to afford to put a few pounds in the prepayment meter from time to time, in order to generate heat from an electric fire on a cold night. The more substantial amounts needed (for even a 20 litre oil drum) would more often be beyond their immediate means.

### 3.6. Eligibility for Warm Homes

Private renters face a number of barriers in terms of ability and motivation to improve the quality of their living situation. Fuel Poverty intervention schemes such as Warm Homes cannot process the application of a private tenant without the permission of their landlord. This in itself results in high numbers of private renters not proceeding with assistance, not because they do not want or need help but because they cannot persuade a landlord to work with them. For tenants such as these, high energy costs, combined with low incomes, mean that householders suffer the consequences of impossible circumstances. This may result in learned helplessness, which can in turn lead to individuals failing to respond to assistance even when help does become available<sup>50</sup>.

Anecdotal evidence<sup>51</sup> of landlords evicting tenants soon after the retrofits are completed (retrofits only made possible because *tenants* were eligible, made most of the arrangements, and endured the disruption) further consolidates a reluctance to act. When heating and insulation works are completed, the process is not simple or quick:

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<sup>50</sup> Pryce et al 2012

<sup>51</sup> There are several examples of this in the Warm Homes follow-up evidence base

- there is significant paperwork to be completed, including landlords providing Scheme Managers with deeds of the property and tenants providing proof of income
- at least 2 surveys are required before works can be completed; if any unauthorised modifications to a home are discovered during survey<sup>52</sup> the landlord risks a fine or having to remove the modification
- there may be considerable disruption associated with the retrofit (e.g. loft clearance)
- there may be noise and dust issues (e.g. when converting to gas)
- there is no guarantee that the rent will not be increased after works are completed

Intransigent landlords, learned helplessness, potential eviction or a rent rise post-retrofit: all make for formidable obstacles<sup>53</sup>.

### 3.7. Summary

It is widely known that there are three main contributors to fuel poverty:

- low income
- poor quality housing
- price of heating fuels

With significantly lower incomes, significantly poorer quality of homes, and a stronger reliance on more expensive secondary heating sources, the private renters who completed this survey were placed at greater risk of fuel poverty on all three counts. Given that the survey itself was intended to identify households in severe fuel poverty who were eligible for the Warm Homes scheme, it would be expected that proportionally more private renters would have been referred than their owner occupier neighbours. This was indeed the case: 50% of owner occupiers surveyed were referred to the Warm Home Scheme; half as many again (73%) were referred to Warm Homes from the private rental sector.

However, given that heating systems are not so much broken as unaffordable for many private renters, it is difficult to know how much difference Warm Homes installations will make to this sector. In their case, the very highest levels of super-insulation, combined with conversion to more efficient fuel sources seem the most appropriate (e.g. wood pellet combined with solar, air source

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<sup>52</sup> E.g. modifications which do not have a building control permit

<sup>53</sup> Data from the Warm Homes dataset (see next Chapter) confirm the impact of these barriers: significantly smaller numbers of private renters apply to the scheme, and also have the highest risk of cancellation before a retrofit is completed.

heat pumps, or high efficiency electric heating systems). Few of these more radical solutions were available under the Warm Homes scheme.

## Chapter 4. The Warm Homes installation database

### Impacts on the private rental sector

Northern Ireland's (NI) Warm Homes scheme (2002-2014) and its newly launched successor the Affordable Warmth Programme (2014-2018) have similar aims: to deliver free heating and insulation improvements to the homes of people who are assessed as being in fuel poverty, and who are either owner-occupiers or private renters.

#### Primary Aim of the Chapter

At the cusp of the demise of Warm Homes, a 12-year-long fuel poverty scheme, the primary aim of this chapter is to provide an evidence-based review of the impact and efficacy of the Warm Homes Scheme, with particular focus on the private rental sector.

Our primary concern is to establish whether best practice for private renters was established under Warm Homes, and, if not, what the implications of this are for the new Affordable Warmth Scheme.

#### 4.1. Warm Homes

Warm Homes was launched in 2001, and provided insulation and heating measures to more than 120,000 households. Given there are currently 701,200 households in the region:

- 17% of *all* houses in the NI housing stock were assisted through the Warm Homes Scheme between 2002 and 2014

More than £150M was allocated to the Warm Homes Schemes, which averaged £1,250 per household assisted. The maximum grant per household was £6,500, but this was reserved for

households deemed to be particularly vulnerable, and the majority of installations were more modest. Based on SAP<sup>54</sup> scores, the Scheme generated a 15% improvement in energy efficiency<sup>55</sup>.

Little was ever known about the extent to which the Scheme was evenly (or otherwise) allocated across the 2 eligible tenures: owner occupiers and private renters, which seems surprising, given that the prevalence of fuel poverty has been higher among private renters than owner occupiers in Northern Ireland since the scheme's inception.

#### **4.2. Affordable Warmth**

The Warm Homes Scheme was replaced by the Affordable Warmth Programme, in September 2014.

As with Warm Homes, owner occupiers and private renters are equally eligible. However, whilst Warm Homes offered the same range of free services to owners and renters alike, the new scheme subsidises only 50% of the retrofit costs for private landlords; 100% subsidy remains in place for owner occupiers.

The rationale for this is explained in the Consultation document as follows:

*“The department is committed to continue to improve the energy efficiency of low income tenants who live in privately rented accommodation. However, the Department believes that private landlords have a responsibility to ensure that the properties they are letting have adequate heating systems and adequate insulation. There is evidence that the Warm Homes Scheme improved the energy efficiency of properties of some landlords with large portfolios, over 50 properties in some cases.”*

Here too, as with parallel changes in legislation around landlord registration and tenant deposit schemes, the focus is on preventing relatively rare instances of financial abuse, rather than on the attainment of an equitable housing system in which landlords and tenants can join forces to attain the same levels of housing quality and comfort as those who own their homes.

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<sup>54</sup> SAP scores (Standard Assessment Procedure Scores are a UK-wide metric for rating the energy efficiency of dwellings.

<sup>55</sup> NIHE pers comm.



### 4.3. The Warm Homes database 2002-2009

Data on Warm Homes installations 2001-2014 is archived by NIHE<sup>56</sup>.

Within the database, information on tenure is coded for the time period between April 2002 and March 2009. This is the data analysed here, and includes 59,053 complete installations.

The analysis includes all complete installation records from the three 3 Managing Agents for Warm Homes 2002-2009<sup>57</sup>:

- EAGA Warm Homes 2000-2009
- Bryson Energy Warm Homes 2009-2012
- H & A Mechanical 2009-2012

The audit is summarised here, and is published in more detail elsewhere<sup>58</sup>.

### 4.4. Overall distribution of Warm Homes retrofits

As can be seen on Figure 4.1, the majority of Warm Homes retrofits were delivered in owner occupied properties (N=52,308 compared to 6,745 in privately rented properties). This means that 11% of all Warm Homes installations were carried out in privately rented properties. Around the mid-point of the Warm Homes Scheme (2006), the ratio of private renters : owner occupiers in NI was also 11 : 89, suggesting (on the face of it) a very close match between investment and the distribution of properties across the two tenures<sup>59</sup>.

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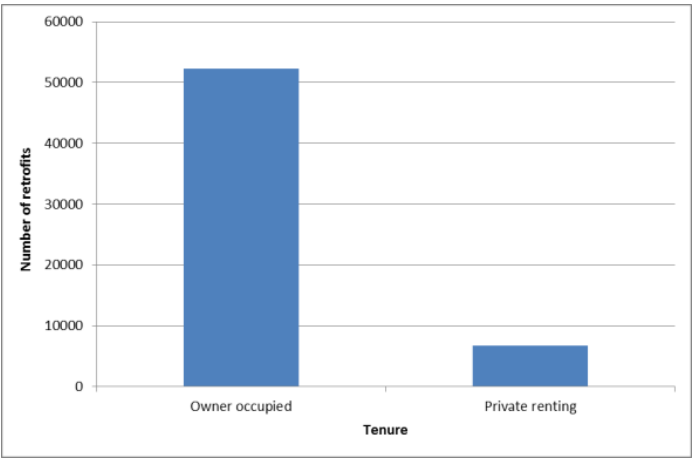
<sup>56</sup> Northern Ireland Housing Executive

<sup>57</sup> The original Oak Foundation proposal proposed to include data from a separate scheme viz. the NISEP/Levy Fund 2005-2012. This database is managed by PowerNI, who declined access.

<sup>58</sup> Walker et al 2013

<sup>59</sup> In 2006, 464,000 dwellings were in owner occupation and 58,700 were privately rented. Hence 89% of homes were owner occupied and 11% were privately rented. Proportionate Warm Homes investment in these tenures would have meant that 11% of the total investment could be expected to be directed towards privately rented properties. It was.

Figure 4.1: Number of retrofits by tenure

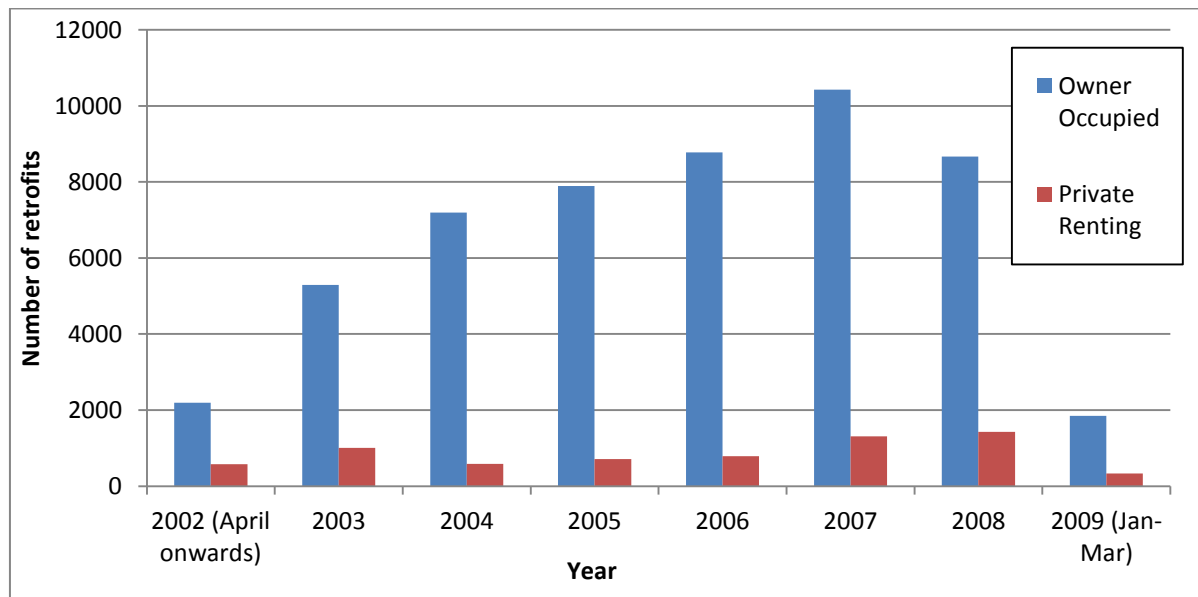


However, the ratio of households *in fuel poverty* in 2006 was 15 : 85 for renters and owner occupiers respectively. This suggests that Warm Homes measures should have reached moderately more private rental households than they actually did.

Assuming an equity-based allocation of Warm Homes funding was desired, 2,500 more privately rented properties should have been assisted between 2002 and 2008, with a commensurate cut in owner occupiers assisted. Such an increase would have increased the number of private rental properties assisted by more than one-third the actual number of private renters who benefitted from Warm Homes

Tracking retrofits over time enriches the picture (see Figure 4.2). Between 2002 and 2007, owner occupied households experienced a gradual increase in the number of homes retrofitted, although numbers fell in the latest complete year of data. Even so, around 60% more owner occupier homes were being retrofitted towards the end of the data period than during the first full year of the Warm Homes scheme.

Figure 4.2: Number of retrofits by tenure and year<sup>60</sup>



By contrast, the number of interventions in private renting households increased later on in the time period, in 2007 and 2008. By the end of the Warm Homes data period, the numbers of rented homes being retrofitted had only increased by 40%.

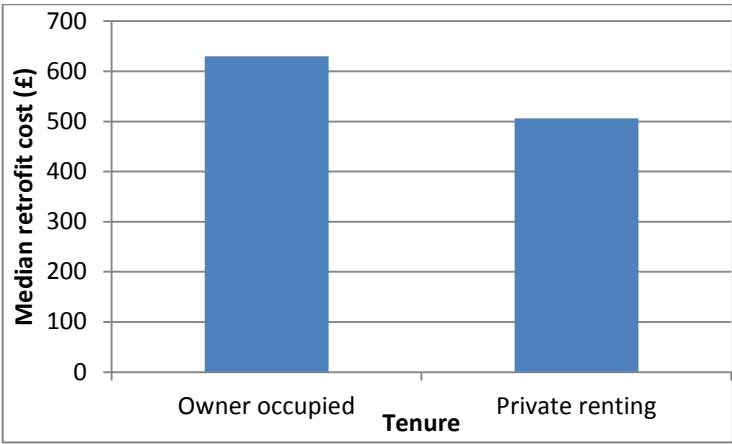
Warm Homes was a scheme that expanded exponentially in the 2003-2008 period. However, expansion was systematically greater among owner occupier households.

#### 4.5. Cost of retrofit by tenure

Figure 4.3. shows that the median cost of retrofit in owner occupied households is £630, over £100 more than the median retrofit cost in private rented households (£506).

<sup>60</sup> Only complete data years are included here. 2002 had data from April onwards. 2009 had data for January to March only.

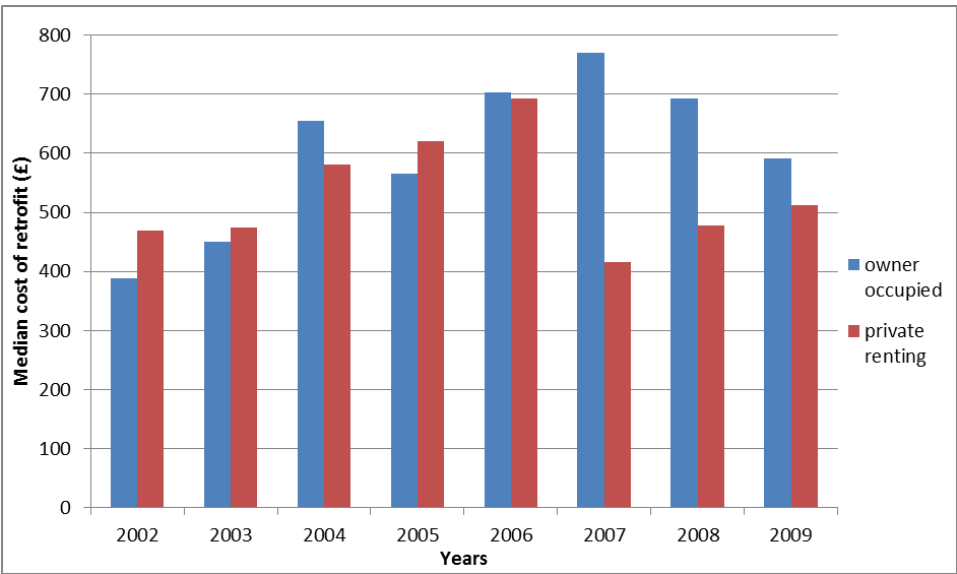
Figure 4.3: Median retrofit cost by tenure.



Significantly deeper retrofits appear to have been undertaken in the homes of owner occupiers. Privately rented properties received 25% less investment in retrofit than did owner occupiers.

Inequities in the cost of retrofits between owner occupiers and private renters appeared most notably from 2007 onwards.

Figure 4.4: Median retrofit cost by tenure and year.



#### 4.6. Types of measures and tenure

For this analysis, measures have been grouped into the following categories:

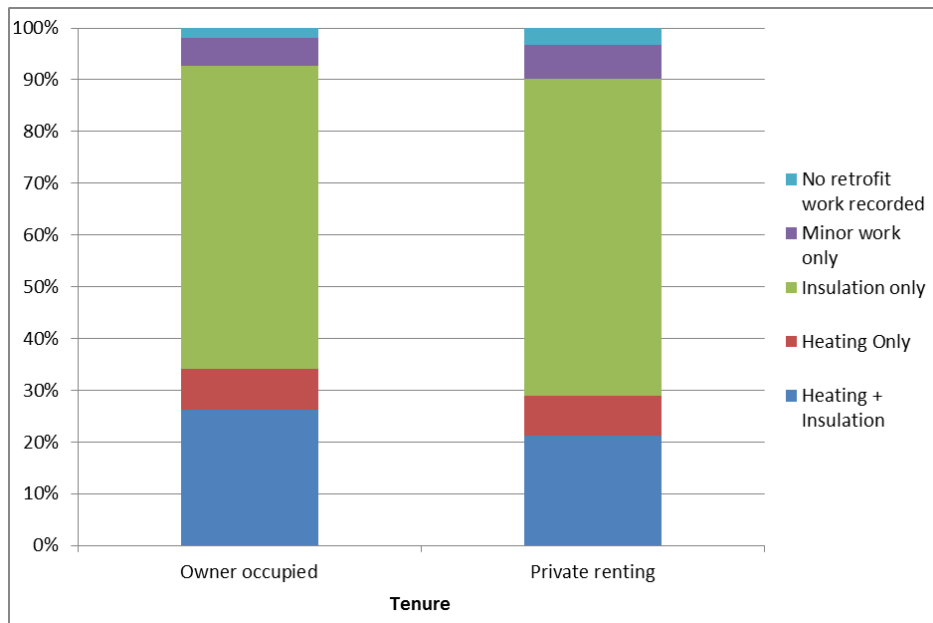
- a. *Heating intervention*—one or more of the following:
  - boiler replacement
  - heating system replacement (e.g. new radiators)
  - heating system conversion (e.g. convert from Economy 7/solid fuel to oil/natural gas)
  - upgrade of heating system controls (e.g. programmer, room thermostat, TRVs)
- b. *Cavity wall insulation (CWI)*
- c. *Loft Insulation*
- d. *Hot water system insulation*—one or more of the following:
  - Hot water tank jackets
  - New foam insulated cylinders
  - Insulation around pipes and fittings
- e. *Draughtproofing*
- f. *Minor measures* (e.g. energy saving light bulbs)
- g. *No retrofit work recorded* (property survey but no measures delivered)

Figure 4.5 shows how the type of intervention is distributed by tenure. Owner occupied households are more likely to receive a heating + insulation intervention (26% of owner occupied households, and 21% of private rented households). Privately rented households are more likely to receive ‘minor work’ only (7% vs 5%). Homes where no retrofit work was recorded after homes had been surveyed is slightly larger for the private rental sector (3% versus 2%); this may in part reflect landlords refusing to give permission for works to be carried out<sup>61</sup>, although if it does, it suggests that this is not an overly common occurrence.

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<sup>61</sup> Application for Warm Homes must be made by tenants, not landlords. However landlords must ultimately give their permission for retrofit works to be carried out. Since the Warm Homes scheme provides retrofit works free of charge, landlord refusal is likely to be relatively uncommon.

Figure 4.5: Intervention type by tenure

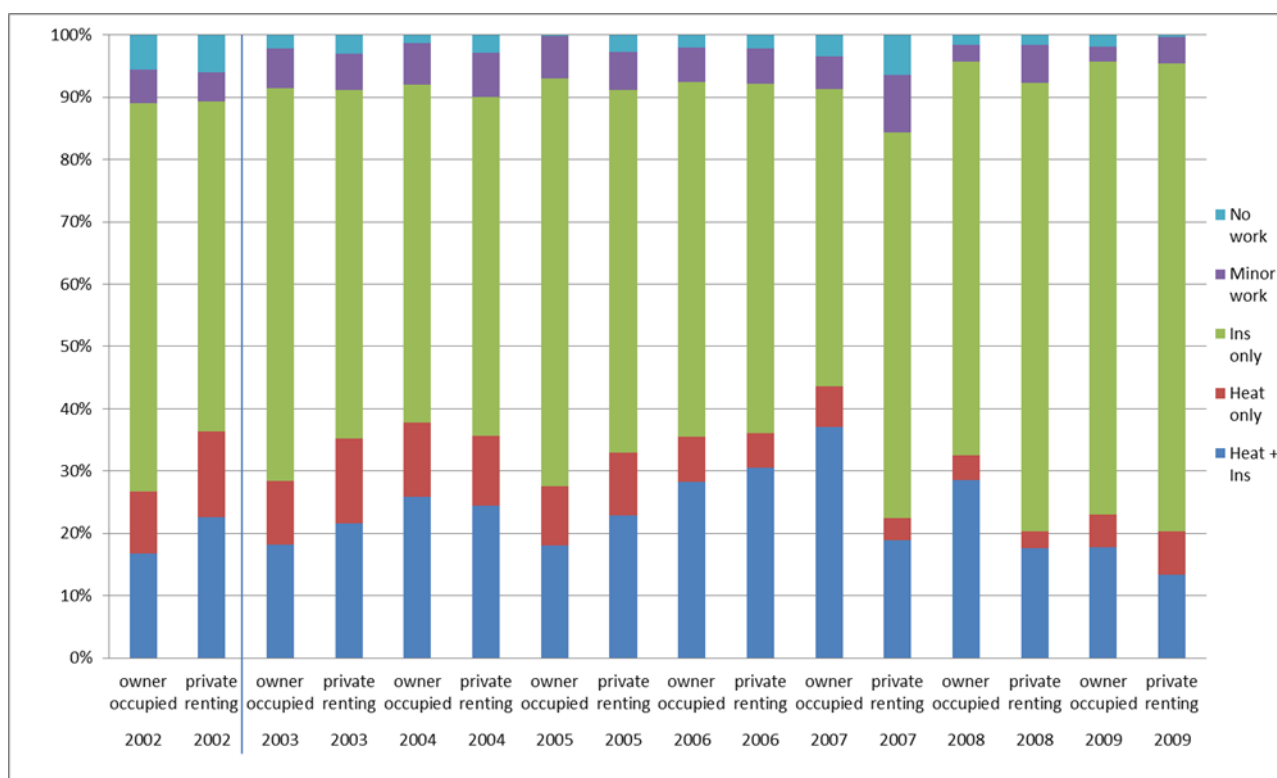


Owner occupied and privately rented households display broadly similar patterns of interventions.

However, comparison of interventions by tenure is further enriched when analysed by year (see Figure 4.6). This indicates that:

- combined heating and insulation improvements were made significantly more often in privately rented properties during the early years of the scheme (2002-2006), but by 2007 rental properties were less likely to be receiving these comprehensive retrofits;
- in 2002, for example 35% of private rental installations involved a heating component, compared with 29% for owner occupiers; by 2009, these percentages were 20% and 23% respectively;
- conversely, private renters are more likely to be receiving insulation-only improvements and minor works in the later years

Figure 4.6: Interventions by tenure, type and year



The types of improvements made to homes of different tenure altered over time. In the earlier years, deeper retrofits (which always included heating) were more common for private renters; this shifted to the homes of owner occupiers around 2007.

#### 4.7. Warm Homes installations – post 2009

As noted above, tenure was not coded in the Warm Homes data archive for installations after 2009. However, tenure was coded by one of the two Warm Homes Scheme Managers in the 2010-2013 period. UU was given access to these newer data, which was particularly valuable for two reasons:

- it was more recent data on Warm Homes installations, which – as the analysis indicates – provides a vital piece of the comparative jigsaw
- it contained information on households that had applied for Warm Homes, been approved, but then had not taken up the offer of retrofitting; scrutiny of this group permitted some understanding of the reasons that works were cancelled, and a comparison of these across tenure groups

In total, the analysis of Warm Homes installations post-2009 is based on 34,432 installations undertaken in the period 2010 to 2013.

#### **4.7.1. Number of retrofits by tenure – post 2009**

Of the 34,432 retrofits undertaken, 9,000 were completed in privately rented homes. This equates to 26% of all retrofits. During this same period, the proportion of rental properties was also increasing. Taking the NICHs survey for 2011 as a metric, the ratio of private renter: owner occupier properties during this period was 21 : 79. In addition, 41% of owner occupier households were in fuel poverty, compared with 49% of private renters. Under an equitable scheme, this would have meant that 24% of Warm Homes installations should have been targeted at private rental properties, moderately fewer than were actually completed.

Post-2009 period saw a massive expansion in targeting towards privately rented homes, from 11% in the earlier period to 26% post-2009. Hence, in this later period, 736 more privately rented homes were retrofitted than would have been completed under equitable allocation by fuel poverty and tenure.

#### **4.7.2. Retrofits by tenure and age – post 2009**

Table 4.1 shows installations by tenure and age. It illustrates that more than half of installations for owner occupiers were for people over 60 years old, whereas half of all installations among private renters were for people under 40. Nevertheless, older private renters did make up 20% of all private rental installations, which does justice to the substantial prevalence of fuel poor older renters in the private sector which was outlined in Chapter 3.2.



Table 4.1: Rental applications to Warm Homes from tenants by age

Age	Owner Occupiers Applicants	% of Total	Private Tenant Applicants	% of Total
<=20	52	0.2%	31	0.3%
20-30	368	1.5%	1795	20.0%
30-40	2594	10.3%	2291	25.5%
40-50	4134	16.3%	1830	20.4%
50-60	4106	16.2%	1213	13.5%
Over 60	14040	55.5%	1829	20.3%
Totals	25294		8989	

#### 4.7.3. Types of retrofits by tenure - post 2009

Table 4.2 compares the types of retrofits undertaken in the homes of private renters and owner occupiers. Both owner occupied and private renter properties receive similar rates of loft insulation, insulation of cold water tanks and pipework and hot water tank jackets. However, private rental properties experienced over three times more heating installations than owner occupiers in the 2010-2013 period, as well as significantly more cavity wall insulations.

Post 2009, the depth of retrofit (and hence the overall cost of works), has been greater in the homes of private renters. This reverses the pattern evident in the earlier 2001-2009 period.

Table 4.2: Type of work completed in Private renter/Owner occupied properties 2010-2013.

	Insulation of Cold Water Storage tanks & Pipework	Loft Insulation	Cavity Wall Insulation	Hot Water Tank Jacket	Heating System
Owner Occupier	85.0%	94.0%	29.1%	32.3%	4.1%
Private Tenant	84.9%	93.0%	36.2%	31.6%	13.8%

#### 4.7.4. Energy efficiency improvements - post 2009

Before and after energy efficiency improvements were made, the SAP<sup>62</sup> scores of properties were assessed. As would be expected from the greater depth of retrofit, a greater SAP increase was noted in privately rented accommodation (see Table 4.3).

Table 4.3: SAP changes post-retrofit

Tenure	Average SAP Improvement
Owner - Occupier	17.8%
Tenant - Private	22.4%
Overall	19.0%

#### 4.7.5. Cancellations by tenure – post 2009

Table 4.4 provides information on the number of cancelled retrofits by tenure. The private rental sector cancelled twice as many jobs as did the owner occupier sector, with more than a third of all applications being cancelled. The bulk of these private rental cancellations occurred after all survey work had been undertaken - that is, at a point where significant amounts of Scheme Manager time and investment had already been made in preparing for the retrofit. Anecdotal evidence indicated that some of these cancellations occurred when the installer arrived at the property with a van or vans loaded with materials required for the job. In total, more than 3,000 fruitless surveys have been carried out in the private rental sector since 2009, testimony to the lack of coordination between tenants (who usually arrange surveys) and landlords (who must but often do not authorise the work which would follow).

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<sup>62</sup> SAP scores are standardised energy efficiency scores; among other functions, they are used across the UK and Ireland as a means of monitoring the gains made in energy efficiency as a result of retrofit

Table 4.4. Cancellations of Warm Homes work by tenure

Tenure	Number of Cancellations Pre Survey	% of Total Tenure Type	Number of Cancellations Post Survey	% of Total Tenure Type	Total Number of Cancellations	% of Total Tenure Type
Owner - Occupier	2060	8.1%	2514	9.9%	4574	18.1%
Tenant - Private	1170	13.0%	1937	21.5%	3107	34.6%

#### 4.8. Summary

**2001-2009:** Based on sheer number of properties inhabited by private renters in NI in the first phase of Warm Homes (2001-2009), 11% of homes targeted “should have been” homes of private renters. This is, in fact, the case. However, a disproportionate number of private renters were in fuel poverty during the period for which data were available.

Based on fuel poverty prevalence, and assuming an interest in equitable investment, the number of privately rented homes that were targeted by Warm Homes 2001-2009 should have been 37% higher than it was. Furthermore, the amount being invested in retrofitting homes was lower, so that inequities flowed from both *fewer* privately rented homes being retrofitted, and from *lower grades* of retrofit.

**Second phase 2010-2013:** Targeting towards privately rented homes surged to 26% of all retrofitted properties, and the depth of retrofit was significantly greater for privately rented homes too. This period saw a reversal of fortunes, in other words.

During this later period 736 more privately rented homes were assisted than would have been the case under a perfect *tenure by fuel poverty* equation. More in-depth and expensive retrofits were also carried out in the homes of private renters during this later period too.

Over the lifetime of the Warm Homes scheme, therefore, the shortfall experienced in the private rental sector was 1,764 homes. This means that 11% more privately rented homes should have been retrofitted in the lifetime of the Warm Homes scheme, commensurate with a 2% reduction in the number of owner occupier homes assisted during the same period.

In other words, a 4-year surge in investment among the homes of private renters did not make up for the earlier period of inequity. Given that the new Affordable Warmth Scheme has halved the amount privately rented properties can receive from the new fuel poverty scheme, it is at least likely that the reversal of fortunes will be short-lived, and that long-standing inequities will worsen. At best, it can be concluded that targeting was not distributed equitably across the private rental and owner occupier sectors during the Warm Homes era, and is even less likely to be so in the lifetime of the Affordable Warmth Scheme.

## Chapter 5. From mixed fortunes to good news stories

### More case studies of Warm Homes tenants

As with Chapter 2, these case studies are based on the experiences of private tenants who received a Warm Homes package; however, for this group respondents considered improvements a great success.

#### Primary Aim of the Chapter

To provide a more rounded picture of the experiences of private tenants who have received Warm Homes installations, outlining many of the more positive experiences which predominate in this sector, whilst also providing an impartial assessment of whether as much was achieved as could have been.

#### 5.1. A warmer home for mother and son – Mrs. W

Single parent caring full-time for adult son with Asperger's Syndrome

House Type: 200 year old solid wall house

Measures installed: Loft insulation

*For the past 2 years, Mrs. W has lived with her adult son in a rented 3 bedroomed house, mostly double glazed, with stone walls, no loft insulation and oil central heating. A kitchen extension was built about 50 years ago. The house was originally a stage coaching house and has been in the same family since it was built 200 years ago. Mrs.W is a full time carer for her son, who has Asperger's syndrome. She is out a lot during the day, accompanying him to different activities, so her heating needs are mainly for evenings.*

*There are 2 very large living rooms downstairs, one used by Mrs. W and the other by her son, and these are heated by open fires not linked to back boilers or the oil heating system. There are also fireplaces in two of the bedrooms, but Mrs. W has never used them.*

*She says there is “rising damp” and some mould on the walls, which she “cleans with bleach”, and the house is extremely cold in winter.*

*Mrs. W heard about the Warm Homes scheme through another of her sons, who had used the scheme. She found the application process “very easy” and the landlord raised no objections to work being carried out to the property. The surveyor called “within a couple of weeks” and arranged for full loft insulation to be installed. Mrs. W was also offered dry lining wall insulation, but turned it down for two reasons: firstly because she couldn’t afford to redecorate the room “and the landlord would never decorate” and secondly because she has taken a great interest in the history of the house and did not want the original cornices to be removed, as they would not be replaced<sup>63</sup>. She is prepared to put up with the cold, even though she understands that the uninsulated walls are a great source of heat loss.*

*The loft insulation was completed “with no bother” less than 2 months from completing the application and she is “very pleased indeed” with the work, which has “made such a difference, even without insulating the walls”. There was no preparation to be made beforehand and “really no mess or disruption”. Mrs. W was also given energy saving advice including using low energy light bulbs, and keeping doors and curtains closed at night. She is aware of heat loss, and conscious of energy saving. The small porch and hall are very cold, because these windows are single glazed, but Mrs. W has put up a curtain to close over in the winter, which she says makes a big difference.*

*Mrs. W finds the cost of heating oil very expensive, so tends to use the open fires a lot, buying coal in small amounts as required. On one occasion the St Vincent DePaul organisation helped by giving her £200 worth of oil. She uses a pre-payment meter for her electricity and “has never let the electricity run out”.*

*Mrs. W, who was previously a social housing tenant, also grew up in a rented home. She feels very much at home in this privately rented house and, as a keen gardener, has planted a lot of flowers. She appreciates the difference the loft insulation has made, but still would not be persuaded to have the walls insulated.*

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<sup>63</sup> The source of this information is unclear – the cornices would have been restored under the Scheme

## 5.2. The difference between day and night – Ms. S

Single householder, currently unemployed

House Type: 100 year old solid wall farmhouse with upper storey extension

Measures installed: Solid wall insulation and loft insulation

*Ms. S has been living alone in a 100 year old farmhouse for the past 3 years. The property, which was the landlord's family home, was originally a single storey solid wall property, but an upper storey extension with uninsulated cavity walls had been added. An additional extension was built 10-15 years ago to provide convenient downstairs accommodation for an elderly relative living there alone, and this was insulated to the current standard at that time.*

*Because of lack of mobility, this elderly lady had lived only in a small part of the house – kitchen, bedroom and en-suite bathroom, while the rest of the house remained unused and unheated. An old concertina style door sealed off the rest of the house to prevent heat escaping. The additional furniture and family belongings had been stored in the other unused rooms.*

*There was an oil fired central heating system and a range, which may originally have been used for cooking, but which was only being used for heating the house and the water. The oil heating was not being used at that stage.*

*Before Ms. S moved into the property, the landlord had spent money on double glazing and, at her request, improvements were made to the kitchen and bathroom.*

*Although family members said the house was warm enough, Ms. S found it very cold indeed, both downstairs and in the upstairs bedrooms.*

*She heard about the Warm Homes scheme through a neighbour who had received some information about it. Because she lives in a more remote area, she seldom gets leaflets delivered to the house. She herself applied to the scheme and this was very quickly followed up by a visit to check her eligibility. The surveyor said that all exterior walls could be dry lined and the cavity walls could be insulated, but nothing could be done with the utility room or the flat roof of the bathroom. Although Ms. S did not know what dry lining was, she arranged to have all the work done, and thought it best to keep the landlord away during the work!*

*The insulation was installed very quickly, with minimal disruption, but the dry lining turned out to be a bigger job than Ms. S had anticipated. Three men worked on it for four days in two rooms and although the furniture was covered, there was inevitably a lot of mess and disruption, and although the power had to be switched off at times, she was never left without power overnight.*

*Ms. S said:*

*“Halfway through the dry lining I thought, ‘What is all this about? You know, I can’t stand this.’ and I actually moved myself upstairs. I just couldn’t cope with it. But there’s nothing they can do about it. It has to be done.”*

*However, she agrees that it was well worth any mess, including a “lot of work getting the dust off carpets afterwards”, but the work was very thoroughly done and Ms. S was impressed with the follow up from the installers, who “came back a few times to check everything again. 3 people over 3 weeks checking up and making sure I was happy and satisfied with the work”. As the last skirting boards were being replaced, she was told “the total bill was £28,000-£30,000”. Ms. S is only sorry she didn’t take ‘before and after’ photographs to show the landlord!*

*The difference the work has made is the “difference between day and night. If I hadn’t had that done, you’d have been struggling here to keep the place warm. It made such a difference it was unbelievable.”*

*Ms. S uses the oil heating very little, preferring to use the range, which gives great heat for very little oil usage – she needs to open windows when people are in. The insulation has helped to retain so much heat. Without it, the central heating was needed for an hour or two to take the chill off. As she said of pre-insulation days, “You’re paying for it and it’s going out the window.”*

*Unfortunately, there are still no heating controls, apart from a programmer which she seldom uses, preferring the range. The water is often boiling in the hot water cylinder and there is much more of it than required. Ms. S describes it as a “rumble from the jungle”.*

*Despite this, Ms. S is very much at home now and has even worked with the landlord to create a lovely garden area. She says of the insulation:*

*“It’s made a vast difference to the house. It really has. If I ever left, he’d have a seriously nice house to rent to someone.”*



### 5.3. Value-added for tenant and landlord – Mr. C

Single householder, retired
House Type: Bungalow
Measures installed: Loft insulation

*Mr. C has retired from “a lifetime in the construction industry” and lives alone in a bungalow he has been renting for just over 2 years. It was in a poor decorative state of repair when he moved in, and he has decorated it twice himself at his own expense. There had also been a leak in the loft, and the landlord gave Mr. C anti-stain block to use on the ceiling. The back door lets in water and needs to be replaced. Unfortunately, he does not have a good relationship with the landlord, who he says promises a lot but doesn’t deliver, so Mr. C tends to do all the maintenance himself or “it would never be done.”*

*Mr. C started his tenancy during the early summer, and spent the next one and a half winters with loft insulation of “two inches maximum”. There was an oil central heating system in the house and also an open fire with a back boiler, which heated the water but was not linked to the radiators. When the fire was lit, “it billowed smoke into the room”, so it was replaced by a glass-fronted multi fuel burner, and a new back boiler, which is linked to the hot water and the radiators.*

*Without sufficient insulation, Mr. C found it very difficult to pay for all the heating required. “I couldn’t afford to keep the house lovely and warm. I could have had the central heating on all day long. Lovely and warm. Switch it off, and within an hour you can see your breath.” He had to wear outdoor clothes to keep warm. “I had my coat on, a scarf on, a woolly hat on. It was just ridiculous. And the amount of money I put in that central heating...”*

*Mr. C thinks he heard about the Warm Homes scheme from a friend. The landlord gave permission to apply, saying “as long as it’s no expense to me.” The application process was straightforward and about 5 weeks later the loft insulation was being installed. Mr. C was there when they arrived to store the rolls of insulation, but was not there when they came back to install it. “They let themselves in and out.” He did not have to do any preparation beforehand, and there was very little to clear up afterwards. “Just dust walking in and out. I’d recommend them to anyone.”*

*Because the insulation was installed during the winter, Mr. C was able to feel the difference immediately. “I was expecting and hoping it would be different and I was right – it was different. I*

*got out of the bed the following morning and normally when no heating had been on you could see your breath – it's freezing! But the following morning...the heat! I'd done half the winter without it and the other half it was done – a big difference. They've done a first class job."*

*Mr. C prefers to use the multi fuel burner heating system, using 2 bags of coal a week costing £22 plus logs and he also cuts timber himself. Although this burner can be kept in overnight, Mr. C says, "To keep it in overnight, you've got too much ash in there. It doesn't have to stay in all night, because by the next morning it's still lovely and warm with the insulation. It's lovely." The oil heating system is only for supplementary heat, or if Mr. C has not been at home during the day. "I wouldn't bother lighting the fire if I had been out all day. I'd put the central heating on for 2 or 3 hours."*

*As well as enjoying the additional warmth and comfort, Mr. C has benefited from lower heating costs. "Insulation has now cut it down by a half." Mr. C was also given energy saving advice by the installers and is aware of the energy he is using. His electricity costs are around £10 a week, using a pre-payment meter. There was a little bit of condensation in one of the bedrooms, but Mr. C blames himself for not opening the window. He now knows to do so and the problem has been resolved.*

*The only problem is that Mr. C does not have full heating controls. The radiators have TRVs which have not been fitted, he no longer uses the programmer to set heating times "because you get so many power cuts here" and the installers told him "You'll never get an A1 rating because of that back door."*

*Nevertheless, Mr. C is delighted with the work. "They've done a first class job. Since it's all done, I'm over the moon with it. Fantastic!" Having the work done has meant Mr. C will now continue to rent the bungalow. "I couldn't have afforded to stay here if the insulation hadn't been done. The older you get, the cold's not good for you." He concluded, "The landlord would never have paid for it to be done, and hasn't commented on it since it was done, but it's all putting value on his house."*

#### **5.4. Converting to gas – Mr. J**

Single householder, currently unemployed

House Type: 1970s Top floor apartment (in block of 4)

Measures installed: Conversion from electric storage heaters to gas, and loft insulation

*Mr. J has been living alone in a rented apartment for one and a half years. The apartment, which was built in the 1970s has double glazing without trickle vents. It had been vacant for some time before Mr. J's tenancy and, before he moved in, the landlord asked if he would be willing to have gas installed to replace the electric storage heating system. Mr. J, who had been used to gas heating in his previous home, agreed, and applied to the Warm Homes scheme, a process he found "incredibly straightforward". A surveyor called out immediately, but no work could be done until Mr. J had actually moved into the property.*

*Unfortunately, a delay on the part of the Gas company meant a 4 month delay before work could begin. During that time, which was the winter period, Mr. J said the heating system was "horrendous", as the storage heaters could not be regulated. It was "either far too hot, in which case I was heating the place and had the windows open, or if you turned them off, obviously it was stone cold." The bathroom was heated by an electric fan heater. There was a "tiny bit of mould in the kitchen and bathroom", but Mr. J is aware that he needs to open the windows.*

*The gas heating was installed in June or July and, with 6 or 7 installers there, the work was done in a day. Disruption during the work was "just what you'd expect. The storage heaters aren't the cleanest things in the world to get out." Unavoidably the removal of the storage heaters left holes in the wall, which were filled in by the installers, and it also "left holes in carpets from where the carpets had been cut round storage heaters." However, in time the landlord redecorated and Mr. J is more than happy with the work. "It was remarkably straightforward. I would very much recommend it to anyone." The installer put radiators in throughout, even in a small storage room. "It was brilliant." The combi boiler provides "hot water on demand. It's warm within 30 seconds." A carbon monoxide monitor was fitted.*

*Because only the original loft insulation from the 1970s was in place, full loft insulation was also installed. The cavity walls are not filled, but because Mr. J lives in an upper floor, and the ground floor tenants are not eligible for the Warm Homes scheme, no insulation can be installed<sup>64</sup>, leaving the kitchen walls uninsulated, which is also draughty, "the only room that's quite difficult to heat" except during cooking.*

*Mr. J was given instructions and leaflets on how to operate the gas heating system. Now, a year on, he says it is "very easy to regulate. I don't use the clock. As soon as it's cold, I turn the heating*

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<sup>64</sup> Flats are a particular problem for Warm Homes and similar schemes, since the external fabric of the building is not owned by the people who own the apartments. Hence, for example, people who may have bought their own flat from the NI Housing Executive are not eligible for cavity wall insulation under Warm Homes because NIHE still owns the external walls. These owners are obliged to wait until NIHE fills the cavities themselves, as part of their rolling retrofit programme.

*on for an hour. The radiators are hot within 2 or 3 minutes and the rooms are warm within minutes. It's unbelievably quick." He has had no problems at all with the system. "Everything's worked fine, apart from one time when I ran out of gas and I had to reset the system." He had forgotten about it being a pre-payment meter. Apart from that one lapse of memory, "it's handy, because the garage across the road does the top up thing."*

*There has also been a noticeable decrease in heating costs. "The gas is ridiculously cheap to run in comparison to the electric. For the storage heaters it was about £10 a week extra electricity. With the gas, £10 would do me the entire summer, just for water. During the winter it's about £1 or less than £1 a day – £20-25 a month – and that's 4 months of the year, so it does save a fair bit of money." Mr. J also uses a pre-payment meter for electricity. In order to budget, he says "I put £10 a week on. Absolute worst case scenario is that you might have to go without electricity for a day or two, but it's never happened yet."*

*An arrangement was made to service the system after 6 months, but the gas company rang to cancel the arrangement. Mr. J does not know whether they have since contacted the landlord, as communication is through a letting agency.*

*In all, Mr. J is very pleased with both what was done and how it was done, and says that if he moved out of the apartment – "I imagine the landlord would get it rented a lot easier now with it having gas."*

#### **5.5. Feeling "75%-80% at home" – Mr. and Mrs. G**

Couple, husband currently employed

House Type: 1940s cottage

Measures installed: Cavity wall insulation and loft insulation

*Mr. and Mrs. G have for the past 9 years been living in a rented cottage on a castle estate. Originally one of the labourers' cottages, built for the farm workers in the 1940s, it had a kitchen extension built some time later, with a flat roof, insulated walls and partial double glazing. The main cottage was in its original form, with single glazed, aluminium framed windows and uninsulated cavity walls and loft. Mr. and Mrs. G spent the first 4 years in what was then a very cold house, despite the oil heating. There is also an open fire, with no back boiler, this having been*

*disabled, they think, when the oil heating was put in place. Without insulation, they “sat with coats on a few times”, although Mr. G added, “but I’m not as bad as the wife!”*

*Mr. G, a builder and bricklayer by trade, rebuilt part of the chimney after trying to light the coal fire and discovering crows’ nests and other debris blocking the flue. The windows were “very draughty” and the couple approached the landlord, who has eventually said he will put new windows in this autumn. Other tenants of his had successfully applied to have work done through the Warm Homes scheme, so he advised them to apply. Mr. G said the application process “was very easy. Everything was very efficient.” The surveyor called 2 weeks later and a month after that the 50mm cavity walls (Mr. G said, “I actually thought they were solid walls.”) and loft were insulated and ventilation tiles fitted in the roof. Mr. G cleared the loft beforehand, but the couple were both there during the work and found it caused no disruption or mess. The landlord was not present during the work, but called with them afterwards to ensure that they were happy with what had been done.*

*Mr. and Mrs. G find that the insulation has made a “great improvement to the house. It holds the heat more.” They are, however, still losing heat through the windows, which Mr. G has tried to fix. “I have some of them sealed up with silicone. We get a lot of water on the window sills – condensation. The bedroom window sills are black with mould.” There has been no improvement in this since the insulation was installed.*

*They have to use the fire as well as the oil heating in the cold winter because of draughts from the windows, although as Mrs. G says, “It’s nice to look at as well.” They are using less oil since the cottage was insulated, so it costs less to heat their home. They said they “were able to turn the thermostat down. It’s a help.” Unfortunately, the oil boiler is old, “definitely over 25 years” and is “not operating right” – it has broken down several times and had parts replaced. On his most recent visit, the engineer said: “Have you still got that old boiler? That’s come out of Noah’s Ark”. He also told them they are “using more oil than we should be using.” The engineer has advised the landlord that it would need replaced, but the response was “Well just go ahead and repair it the best you can.” Mr. and Mrs. G have not asked the landlord about it, saying, “We’re sort of afraid to. The way he looks at it, it’s working. It’s only been serviced about three times since we came here. There was a while he didn’t service it at all.” Mr. G says, “There’s something wrong with the water system that it gets air locked.” The bedroom and bathroom radiators in particular “need bled every couple of weeks, because they just go cold.” They also find the programmer difficult to set, and only some of the radiators have thermostatic controls.*

*Although Mrs. G says it was “definitely worth getting insulation – even saving money. There’s no doubt the oil lasts longer”, she added, “I would have loved them to have got the heating system*

*sorted out.” The amount of oil used depends on the weather. In the winter they spend £200-£300 every 6 weeks and usually order 300 ltrs, sometimes 500 ltrs – “It depends on our money situation.” They pay cash when it is delivered and shop around for prices before ordering oil.*

*In general, the couple are aware of their energy use and save energy where possible. They were given energy saving advice by the Warm Homes installers, although Mr. G says, “Maybe we boil the kettle too often. We’re very fond of tea!” They switched energy provider to reduce the cost of electricity and top up the pre-payment meter with £20 a week.*

*They have a good working relationship with the landlord, despite his reluctance to replace things. “When it gets to bigger things, he stalls. And we’re sort of quiet and don’t like pushing people. If something breaks down they will fix it, but just don’t ask them to give you the state of the art stuff – you’ll not get it. If they thought for a minute that we were thinking of leaving, they would maybe pull the stops out.”*

*Although they would prefer to be in a position to build their own house, Mr. and Mrs. G feel “75%-80% at home” in the cottage, which they have on a long lease, making them feel a bit more secure – “Though you never do, because you don’t own it. We’re secure as we can be, as such.”*

## **5.6. Summary of case studies**

Mrs. W’s study shows how even a 200 year old house can be made warmer by installing loft insulation. After a straightforward application to the Warm Homes scheme, Mrs. W very much appreciates the additional warmth since this was installed. The warmth of her home could have been improved further with solid wall insulation, but Mrs. W did not want to remove the original features of cornices and fireplaces, so declined the offer of this measure. Mrs. W has spent all her life in either social or privately rented accommodation, and feels very much at home in the house, shown by her reluctance to change its appearance. However, the appearance need not have been altered given that the Warm Homes Scheme makes allowances for restoration in Hard To Treat properties. Furthermore, given that the cost to her landlord of redecorating would have equated to approximately one-tenth of the refurbishment his property was being provided with, some room for discussion around this issue surely existed. Some modicum of three-way communication between the Warm Homes Scheme team, Mrs W, and her landlord might have resolved this issue much more favourably for Mrs. W and her son.

Based on Ms. S's experience, a 100 year old farmhouse in a remote area can be made very comfortably warm for a 21<sup>st</sup> century tenant, through dry lining and full loft insulation, despite the lack of full heating controls. After a very straightforward application to the Warm Homes scheme, the inevitable amount of disruption during the work was very trying, and it is hardly surprising that Ms. S found herself stressed halfway through and moved to the upper storey of the house. But the final result more than compensated for any disruption and Ms. S, who has a good working relationship with the landlord, has no intention of leaving the property. It is notable that she felt able to "keep the landlord away" during the works, reflecting in some part probably, a relationship of mutual trust and cooperation. However, it was also notable that Ms. S's neighbour had received Warm Homes retrofitting work as a consequence of a flyer to which she responded, whilst Ms. S does not receive flyers because of her more remote location. Ensuring that all postal addresses in a geographical area are reached by flyers seems essential<sup>65</sup>. Finally, the absence of heating and hot water controls, at the end of a multi-thousand pound retrofit seems inconceivable. The savings which could still accrue from resolving the boiling water in her hot water tank are considerable, and would also ensure that no one is scalded as a result of water being heating beyond safe levels.

Mr. C's experience demonstrates that the installation of loft insulation alone can make a big difference not only to warmth and comfort, but also to the costs required to keep the home at a comfortable temperature. Although relations with the landlord are strained, there was no objection to availing of the Warm Homes scheme and Mr. C was not inconvenienced during the installation process. Like Ms. S, he found the application process very straightforward and is totally satisfied with the work done. As a person who had spent his working life in the construction industry, such a high level of regard for the quality of work is notable. However, he completed this work in the face of his landlord's pattern of neglect, which included offering a tin of stain-block to remedy water leaking through the ceiling. Two additional installations would have been worthwhile, namely TRV's on radiators, and a draught-proofed back door<sup>66</sup>.

Mr. J is a particularly helpful case study because he lives in an apartment; he illustrates the extent to which people who own or privately rent flats are more limited in terms of being able to avail of a full Warm Homes package. Nevertheless, a change of heating system from electric storage heaters to natural gas made a significant difference to the cost of heating. Unlike Ms. S, he found the disruption no more than was to be expected, and since it was all completed within a day, he

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<sup>65</sup> This is easily achievable through a combination of GIS Pointer and Royal Mail postal directories; no address is any less accessible for a mailing list than any other.

<sup>66</sup> Many participants in similar schemes where external doors are replaced have commented on how much they appreciated that particular element of the installation – Bond et al, 2013

was not inconvenienced by it. He now has full manual control over the heating, which he prefers to an automated system, and enjoys instant hot water at a fraction of the cost of the previous system. The addition of loft insulation means that there is less heat loss than before, but his case study highlights the lack of coordination between different elements of NI's housing retrofit programme. There is scope for exploring whether a Warm Homes programme (or similar) could be coordinated with NIHE's own retrofit programme for flats, so that cavity walls could be filled at the same time as Warm Homes were improving the internal energy efficiency of apartments. This could be especially beneficial where most if not all tenants of a building were eligible for Warm Homes and were taken through the application process together. Like Ms. S and Mr. C, Mr. J found the Warm Homes application process very straightforward and is happy to remain in his current home as a tenant. He feels that the landlord now has a good property for current and future tenants.

Mr. and Mrs. G's study shows how the installation of loft insulation can help to reduce the cost of heating a home by needing to use less oil. Despite an inefficient boiler which often breaks down, requiring repair, they have felt the house to be warmer and are happy to continue there as tenants. They too found the Warm Homes application process straightforward and were not inconvenienced during the installation work. Mr. and Mrs. G have a good working relationship with their landlord and feel that if both the boiler and the windows were replaced, the cottage would be a very comfortable home. Their case study highlights well the importance of *whole house solutions* which – in their case – would have provided them with:

- double glazing
- a new boiler, with conversion to wood pellet
- replacement or fully bled radiators

Whilst the package they received undoubtedly included the most essential items, the combination of these additional features would probably have reduced their energy bills by a further 50% (see Chapter 11.2 for an example of a similar type of home and the reduction in costs if fully retrofitted). It is encouraging that the new Affordable Warmth package will, for the first time, offer these whole house solutions.



## **Chapter 6. A year in phone calls**

### **Enquiries received by the Housing Rights Service**

With a growing private rented sector in Northern Ireland it is important that households renting in this sector have access to as much information and guidance as possible, both before and during their tenancy. It is equally important that all landlords are aware of their rights, responsibilities and legal obligations. The Housing Rights Service (HRS) has been operating in Northern Ireland for almost 50 years. It provides a comprehensive advice and information service for tenants and landlords. The advisers can be contacted in person or by telephone or textphone. More general housing questions can also be responded to by email. Clients may be signposted to other advice agencies where appropriate. In addition, updates are provided via a monthly e-bulletin, Facebook and Twitter.

#### **Primary Aim of the Chapter**

This Chapter briefly examines the volume and types of telephone calls that privately renting tenants made to HRS over a one year period; this may shed some light on the difficulties and concerns of stakeholders in the private rental sector, and give some indication of the extent to which unresolved issues are prevalent.

#### **6.1. Number of calls in a 12-month period**

Between August 2012 and July 2013 a total of 11,521 telephone enquiries were received from private rental stakeholders. This means that approximately 50 calls per day were being answered from this sector, or 6 per hour. Given that there are fewer than 126,000 privately renting households in NI, this is a substantial level of activity.

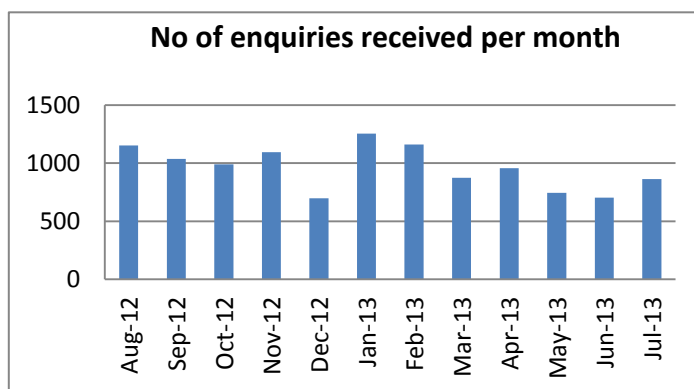
Furthermore Gray's NI-wide survey of the private rental sector indicated that 11% of all privately renting tenants had sought advice and assistance, primarily from the Citizen's Advice Bureau (72%) or the Housing Executive (9%).

If calls to CAB, NIHE and HRS were to be combined, the volume of calls to advisory agents who are concerned with issues related to private rental in NI becomes very considerable.

Most of the calls (11,392) were in relation to uncontrolled rental properties, the remaining 129 being related to controlled properties<sup>67</sup> Given the small number of controlled properties in NI, and the fact that these properties have enhanced tenancy rights, this pattern is not surprising.

Enquiries were received fairly evenly throughout the year and never fell below around 700 in any month. However more enquiries were received in the winter months (see Fig. 6.1), peaking in January.

Figure 6.1. Calls received per month from the private rental sector



<sup>67</sup> Controlled properties are those for which the landlord is restricted in the amount of rent which can be charged for poor quality properties. Landlords of uncontrolled properties do not have this restriction.

This probably reflects a variety of factors including:

- office closure over Christmas and New Year
- colder weather conditions
- more time having been spent at home during the festive period
- repairs becoming more pressing as damp and cold penetrate
- the dual financial burdens of winter energy bill and Christmas

Since January appears to be a time when most contact is being made with the Housing Rights Service, the start of January could be an opportune time to send out information to tenants and landlords, perhaps covering a range of *Frequently Asked Questions* of the type which HRS most frequently addresses.

## **6.2. Type of enquiries**

Broadly speaking, the rank ordering of types of calls is similar across the two sectors, although enquiries relating to uncontrolled properties covered a much wider range, including requests for assistance with income maximisation, county court proceedings, and other aspects of legal action (see Figure 6.2). The generic category *General Tenancy Problems* accounted for the largest proportion of calls. *Notice to Quit/Eviction* issues were also common.

Fig.6.2: Percentage of enquiries for controlled and uncontrolled properties

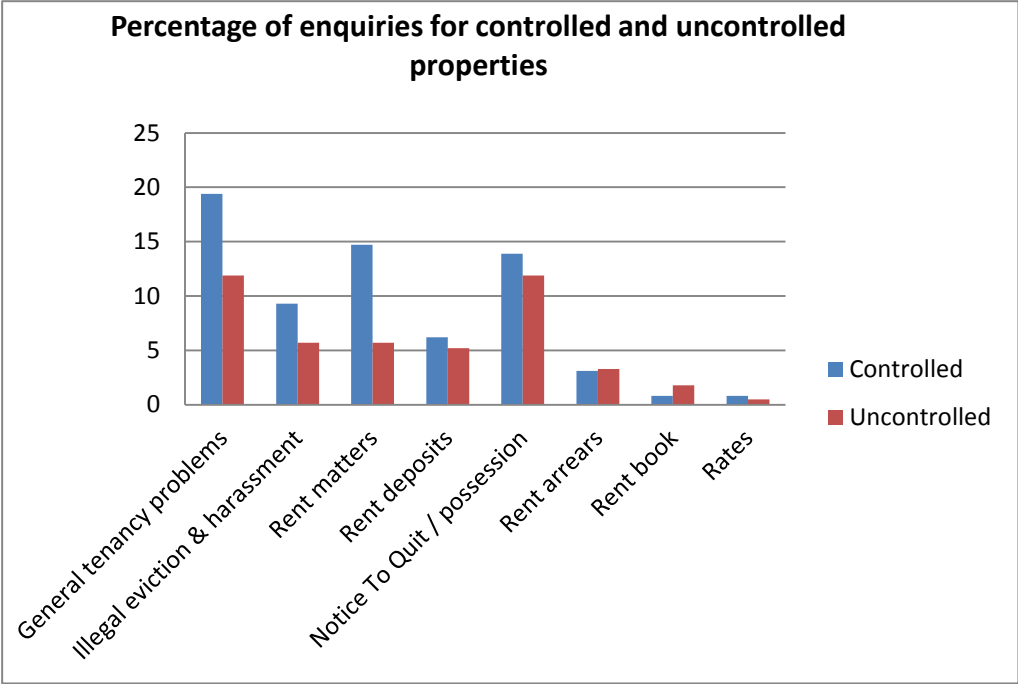


Table 6.1 below shows the percentage of calls in each category. The greatest proportion (15%) concerned tenancy agreements, with concerns about having to leave a property also featuring strongly (12%). Rent and deposit matters were also common concerns.

The breakdown of telephone calls on Table 6.1 provides strong evidence that making tenancy agreements a legal obligation, and introducing a secure deposit scheme which is regulated by an independent body, are new DSDNI initiatives which have a strong foundation in need. Although other elements of this research indicate a relatively slow uptake of tenancy agreements following this having been made mandatory in NI, the fact that 15% of all calls to HRS are concerned with this topic suggests that stakeholders are engaging actively in compliance.

Table 6.1: Percentage of calls by topic

Category of call	Percentage of total calls (%)
Rent / deposit matters	23.46
Tenancy agreements	14.75
General tenancy problems	11.97
Notice to quit / eviction	11.79
Repairs / unfitness	8.71
Environmental Health	6.27
Illegal eviction & harassment	5.72
Access to Private Rented Sector (PRS) (tenant / licensee)	3.53
Local Housing Allowance	2.93
Discretionary Housing Payments (DHPs)	2.30
Private Tenancies Order (PTO)	2.02
Rent books	1.77
Retaliatory eviction / Arrears	0.79
Housing Benefit (HB) revision / appeal	0.64
Retaliatory eviction / Disrepair	0.63
Rates	0.54
Anti-social behaviour / Dispute	0.43
General Deposit dispute	0.40
Houses in Multiple Occupation (HMOs)	0.27
Non Protected Deposit Dispute	0.26
Interim payments	0.21
Houses in Multiple Occupation (HMOs) – Disrepair	0.16
Notice To Quit/ possession	0.16
Legal Action Initiated	0.08
Protected Deposit dispute	0.06
County Court	0.05
Succession	0.04
Income Maximisation	0.03
Retaliatory eviction	0.03
Total	100

### 6.3. Summary

At the launch of the accredited certificate qualification for private landlords<sup>68</sup>, Minister for Social Development, Nelson McCausland MLA, said: *"I welcome all work to improve standards in the private rented sector which is such an important part of the housing sector... the sector is becoming more professional in the provision of housing to some of the most vulnerable people in our communities."* The analysis of the HRS telephone call log over 12 months highlights this professionalism, particularly the range of expertise and knowledge required in order to deal with a wide diversity of issues covering tenancy agreements, rental disputes, income maximisation, County Court summonses, and a variety of complex legal entanglements.

Although the services provided by HRS are well utilised, the NI-wide survey of tenants undertaken by Gray and colleagues found that half of all tenants (n = 264) did not know where they could access information on their rights as a tenant.

Whilst the analysis has not provided any unique insights into what tenants and private landlords need help most with, it has nevertheless highlighted the unexpectedly high burden of calls to HRS.

There is significant demand for advisory services and the Housing Rights Service emerges as a much used, accessible service, providing advice and assistance across a wide range of tenancy and rental issues.

Gray's survey highlights a broad lack of awareness among private tenants not only of where to seek advice, but also a lack of knowledge regarding a range of issues which could protect them. Only 7% of those surveyed had a copy of the property's EPC (Energy Performance Certificate)<sup>69</sup>, three-quarters had not been provided with a rent book<sup>70</sup>, and a third had no written tenancy agreement. Almost none (9%) had heard of the Landlord Registration Scheme, and only 6% knew of the tenancy deposit scheme. There is much work to be done around tenant awareness.

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<sup>68</sup> The Chartered Institute of Housing offers a 3-day training course for landlords in Northern Ireland, leading to a Level 2 Award (credit value of 10 under the Qualifications and Credit Framework (QCF), equivalent to GCSE level). The course covers (i) The human aspect of renting home; (ii) Property condition and tenancy management; (iii) Tenancies and the law. This was first offered in Northern Ireland in 2013, when 16 landlords completed the course. Two further courses with 16 participating in each have been arranged for September 2014, which would make a total of 48 landlords having achieved this Award.

<sup>69</sup> An EPC has been mandatory for all properties in the private sector since 2008

<sup>70</sup> Also mandatory

## Chapter 7. Tenant satisfaction

### A brief survey of 70 callers to the Housing Rights Service

The large number of telephone enquiries which HRS received from private tenants offered an opportunity to survey a random sample of tenants briefly during the course of their conversation with Housing Rights Service officers. HRS staff generously offered to undertake this caller survey on UU's behalf. The surveys were carried out periodically over a three month interval.

The survey had to be kept very short. It consisted of 4 questions, and 70 private tenants completed it:

- How long have you been living in the property?
- Do you feel comfortably warm in the property when the weather is cold?
- How quickly does your landlord respond about repairs or maintenance?
- Is the repair or maintenance work generally of a good standard?

#### Primary Aim of the Chapter

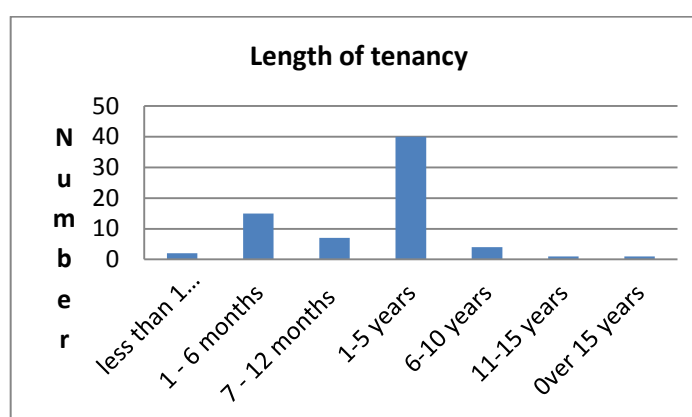
Drawing on the results of the caller analysis in Chapter 6, we focus here on the four issues which seemed most worth further clarification. First, *length of residence*, since it was possible that callers to HRS were less seasoned tenants, encountering problems for the first time. Second, *thermal comfort*, which has never been investigated among private tenants, and which has a strong bearing on fuel poverty. Third, *landlord responsiveness to requests for repairs and maintenance*, and finally *tenant satisfaction with the quality of repairs and maintenance*.

Combined with the results of the previous, and the next Chapter, this analysis contributes to a broader perspective on tenant experiences. In due course, this report sets these tenant perspectives alongside those of landlords.

### 7.1. How long have you lived in the property?

The vast majority of callers (57%) had lived in the same rented property for between 1 and 5 years, and a further 9% had lived in the same rented property for more than 5 years. Only a third (34%) were shorter term tenants of 1-12 months. In the main, therefore, more than two-thirds of callers were people who could be construed as long-letting tenants (see Figure 7.1).

**Figure 7.1:** Length of tenancy by number of tenants



This corroborates Gray's findings from a representative sample in Northern Ireland, in which:

- 24% of survey respondents had not moved in the past 5 years
- 57% said that they intended to stay in the same house for the next 5 years
- 33% had moved only once in 5 years
- only 13% had moved three or more times in the past 5 years

CRESR too report that, among low income renters in NI, only 14% had moved over a 2 year period, and almost all of these (88%) have moved only once<sup>71</sup>. By contrast, the median length of stay among private renters in England is one year<sup>72</sup>.

<sup>71</sup> CRESR 2014

<sup>72</sup> IPPR North 2014

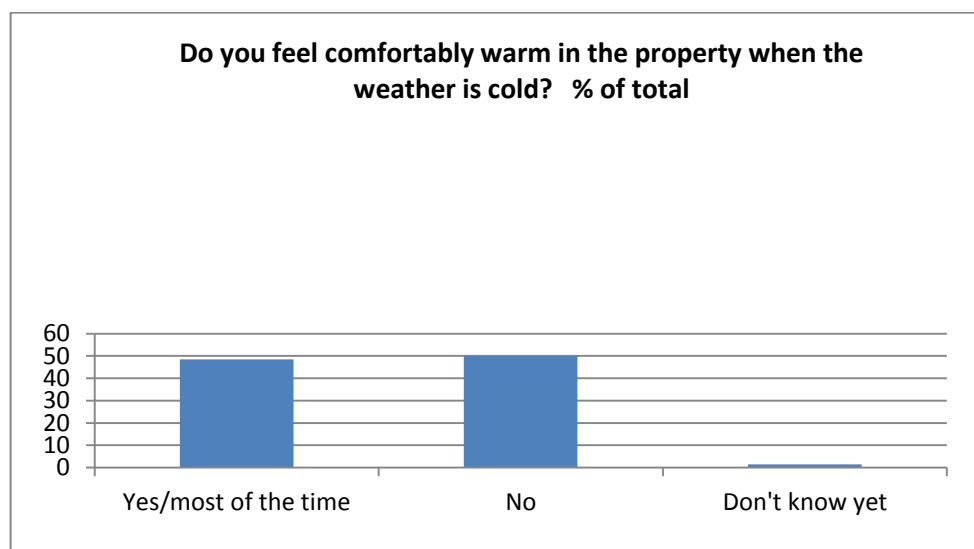


Taken together these findings indicate rather more stability in the private rental sector than had hitherto been assumed, and certainly more than in GB. It indicates that longer leasing arrangements (of 2-3 years perhaps) would be feasible in many cases. They also suggest that callers to HRS are not simply those new to private rental who need some early guidance, but are most often seasoned renters who may have been experiencing difficulties over some time.

## 7.2. Do you feel comfortably warm in the property when the weather is cold?

The World Health Organisation recommends that homes are heated to maintain temperatures of 21°C in living rooms and 18°C in all other occupied rooms. This temperature range is thought to maximise occupants' thermal comfort<sup>73</sup>. However, there is no legislation which requires landlords to ensure that these temperatures can be attained using the heating and ventilation systems they make available. Figure 7.2 shows how tenants responded to this question on thermal comfort.<sup>74</sup>

Figure 7.2: Thermal comfort



<sup>73</sup> World Health Organization 2007

<sup>74</sup> Tenants in the 'less than 1 month' category were excluded from analysis. However, tenants who had been living in the property for 1 to 6 months were included, given that the survey was carried out when the weather was becoming colder.

The responses were almost equally divided between ‘Yes/most of the time’ (48.5%) and ‘No’ (50%). Because the length of tenancy might make a difference to the tenants’ experience of colder or milder winters, each of the categories was then analysed separately (see Table 7.1). Chi-squared analysis of results indicated that the difference between shorter-term and longer-term letters was not statistically significant; this means that length of tenancy has no discernible effect on tenant perception of thermal comfort. Overall, however, the fact remains that around half of tenants, across all tenure lengths, find their homes are not warm enough when the weather is cold. It is important to note that, in Northern Ireland, only one month of the average year has temperatures above the threshold for indoor heating<sup>75</sup> which probably means that around half of private rental properties in NI fail to provide thermal comfort almost year-round. Whilst unsatisfactory, perhaps, the lack of association between thermal discomfort and length of tenure suggests that this does not routinely prompt a move to a different property, so it appears not to be of fundamental concern to tenants.

Table 7.1: Tenants’ responses to the question: ‘Do you feel comfortably warm in the property when the weather is cold?’

Do you feel comfortably warm in the property when the weather is cold?	
Length of tenancy	Yes/ Most of the time
1-12 months	57%
1 year or more	46%

One tenant, who has been living in the property for 3 years, reported that he ‘*went halfers with the landlord to get cavity wall insulated as he would not pay for it all.*’ Another tenant was comfortable ‘*only because I’ve done all the work myself.*’

Other comments from tenants regarding thermal comfort are below in Table 7.2.

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<sup>75</sup> Morris 2007

Table 7.2: Positive and negative comments regarding thermal comfort.

Positive comments	
Length of tenancy	Comments on thermal comfort
2 years	<i>'Good property.'</i>
2 years	<i>'Always have enough money to put oil in.'</i>
13 years	<i>'Recently got roof insulated.'</i>
Negative comments	
2 months	<i>'House is very cold.'</i>
1 year	<i>'No heating in living room or hallway.'</i>
4 years	<i>'Gas switched off due to technical problem encountered with cooker. No heating or cooking facilities for past month.'</i>
7 years	<i>'House was freezing – badly built extension. Sit with coats on in winter.'</i>
9 years	<i>'Oil tank is leaking.'</i>

### 7.3. How quickly does your landlord usually respond about repairs or maintenance?

The Tenancy Agreement is a legally binding contract that exists between the landlord and tenant. If the landlord is responsible for the repairs they should be carried out *within a reasonable time*. The length of time that the law considers reasonable depends on the type of repairs needed. Certain repairs should be carried out urgently. Tenants should not be left for a long period of time without heating, hot water or a means of cooking food<sup>76</sup>. The landlord is also required by law to ensure that all gas appliances are kept in good order and that an annual safety check is carried out by a tradesman who is registered with CORGI (Council for Registered Gas Installers).

In the context of landlords being expected to carry out repairs *within a reasonable time*, the perceptions and experiences of tenants are shown on Table 7.3. Only 14% of respondents thought that their landlord responded to requests for repair or maintenance *"Quickly/Quickly enough"*; the most common response (29% of responses) was *"Not very quickly"*, and a further 16% reported that they obtained no response at all. Some (4%) said they had carried out works themselves as a last resort. This is corroborated by Gray's survey, in which the most common complaint from tenants was that landlords were slow to respond or did not respond at all.

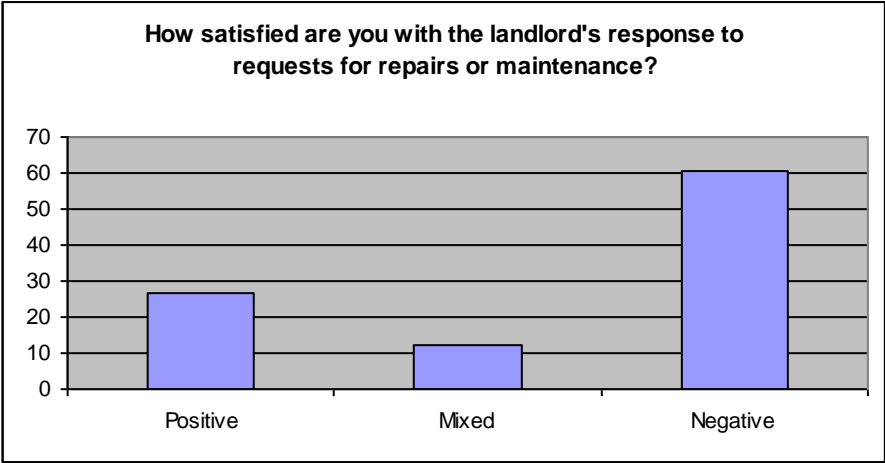
<sup>76</sup> DSDNI 2009

Removing those who had made no request for repairs or maintenance, those who do their own repairs by agreement and those whose point of contact is a management company, yields the results contained in Figure 7.3.

Table 7.3: How quickly does your landlord usually respond about repairs or maintenance?

Response rate	% of total
Quickly/Quickly enough	14.29
Within a few days	4.29
Within a week	1.42
Reasonable	1.42
Variable	10.00
Not very quickly	28.57
Does not respond at all	15.71
Contact is via management company	4.29
Tenant does own repairs (of necessity)	4.29
Tenant does own repairs (by arrangement)	2.86
Not applicable (i.e. no request made)	12.86
Total	100

Figure 7.3: Tenants’ response to how satisfied they are with their landlord’s response to requests for repair or maintenance.



Almost two-thirds of the tenants where a landlord has been contacted with a request for repair/maintenance rate the landlord’s response as being below their expectations.

In one case, a tenant took responsibility for the delay:

- *‘Finding it hard to get repairs done at the minute because of arrears.’*

Other tenants reported their view of reasons for delay on the part of the landlord:

- *‘He tries to make out that it is the responsibility of the tenant.’*
- *‘The landlord has had a relationship breakdown and he states it is no longer his duty. Wife says the same.’*

Another tenant reported:

- *‘Did nothing for a year – now getting it sorted when he wants us to renew our contract.’*

Some tenants gave details of the repairs or maintenance requested and the length of time it took to be dealt with. These, along with the length of tenancy, are shown on Table 7.4. At least some of these requests would have cost rather little (a boiler service costs £50, for example, and is advised annually). On the other hand, one tenant reported a leak being fixed within 2 hours. It is likely that repairs needed to avoid structural damage to the property (e.g. a leak) are more readily addressed by landlords than fridges without door or front doors in need of repair.

Table 7.4: Tenants' comments on particular repair experiences

Length of tenancy	Repair/maintenance required	Length of time for repair completion
10 months	New cooker requested	2-5 months
1 year	Front door repair	9 months
3 years	Fit cooker and boiler	Long time
3 years	Mould in bedroom	6 months
	Broken cooker	9 weeks
	Fridge door fallen off	6 weeks
5 years	Boiler service	Request refused

If most of these estimates of time taken to effect a repair or maintenance request are accurate, then the concept of *a reasonable amount of time* is being frequently breached. There may be scope for legislation to be made more specific about what time intervals are reasonable depending on the type of request being made, with due consideration being given to the health and safety of tenants when these are stipulated.

The means of contacting the landlord also varied and tenants' comments were:

- *'Have to ring and text him'*
- *'Will not answer the phone. Will only sometimes answer text messages.'*
- *'No response whatsoever. Just ignores us.'*
- *'Letting agent only contact point with landlord – answering machine.'*
- *'Responds to texts immediately.'*
- *'Send text and get quick response, maybe text back next day.'*

#### 7.4. Is the repair or maintenance work generally of a good standard?

Responses to this question are shown on Table 7.5<sup>77</sup>. Almost a quarter (21%) of those who responded reported that repair work had been requested but not done. The DSDNI guidelines for tenants enable them to contact their local council for assistance and advice if this occurs<sup>78</sup>, and these contacts are dealt with by their Environmental Health Officers (whose experiences are explored in the next Chapter). A further quarter were not content with the standard of repair once it had been completed. In effect, less than 30% of tenants expressed a reasonable degree of satisfaction with the outcomes of their requests for work to be carried out.

Table 7.5: Tenants' responses about the standard of repair and maintenance work

Positive responses		Negative responses	
Category	% of total	Category	% of total
Yes	19.12	No	23.53
Reasonable standard	10.29	Work requested but not done	20.59
Sometimes	5.88		
<b>Positive Total</b>	<b>35.29</b>	<b>Negative Total</b>	<b>44.12</b>

#### 7.5. Summary

The 4 simple questions, which HRS volunteered to include when answering a sample of calls from private renters has provided a wealth of important information. Length of tenure is rather longer than some might have estimated, with the modal tenure being between 1 and 5 years, and people in shorter lets comprising a minority. Calls to HRS are not usually from less seasoned tenants unsure of what to do.

Half of respondents felt that their rental home was too cold when the weather was cold, and many of the repairs and maintenance work which tenants gave as examples in their responses concerned faulty heating systems. However, none of this seems to have amounted to a problem so great that they were prompted to relocate. In some cases, it may be that the tenant cannot afford to heat the property adequately, rather than heating and insulation being inadequate in the properties. In the BRE report on Northern Ireland housing, the point is made that despite energy

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<sup>77</sup> Those who have not made a request for repair or maintenance are excluded

<sup>78</sup> DSDNI undated

efficiency improvements to the housing stock, households still cannot afford to heat their moderately energy efficient homes<sup>79</sup>. These are important points in the context of encouraging landlords and tenants to take up heating and insulation schemes when these are on offer.

Where a cold home is deemed either  
a minor discomfort  
and/or  
a consequence of the tenant's own low income rather than the house quality  
then it becomes more understandable why free offers that require considerable effort and risk  
(see Chapter 3.6) are not taken up by landlords and their tenants.

Demonstrating the impacts of cold on health and wellbeing, and outlining in credible ways how a home can be made more energy efficient at limited expense to landlords, seems vital for altering both tenant and landlord attitudes.

Overall, these results indicate a need for better communication between landlord and tenant, especially regarding an agreed means of contact and turnaround time for work to be completed. They are echoed in the next Chapter, which explores the views and experiences of Environmental Health Officers who work with landlords and tenants when matters go beyond what the 2 partners can resolve for themselves.

Finally, it must be noted that calls to HRS are much more likely to concern an adversarial issue than a benign one, so they are unlikely to be representative of the private rental market in NI as a whole. Gray's research, which is more representative, indicates that only 2% of tenants rate their relationship with a landlord as poor, and only 3% have ever had a serious dispute with a landlord. That being said, the case studies and tenants' calls analysed so far suggest that some of these calmer waters may harbour many wars of attrition, resentments large and small, and a significant group of tenants who have learned that it is easiest not to make waves.

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<sup>79</sup> BRE 2012



## Chapter 8. When tenancies go wrong

### The views of Environmental Health Officers

#### 8.1. Introduction

Environmental Health Officers (EHO's) are often the party of last resort when landlords and tenants cannot resolve a dispute that relates to health and safety in a property. They are expected to be impartial brokers, ruling (often in an enforceable context) on how issues should be resolved and by whom.

We held 2 focus groups, reaching saturation after these 2<sup>80</sup>. The participants were 8 EHO's and 1 Energy Efficiency Adviser, representing 8 local Councils. Each of the discussions lasted approximately one hour, with good participation from all group members.

#### Primary Aim of the Chapter

This Chapter is the first known published account of EHO views and experiences of the private rental sector. The focus groups will ascertain the types of disputes and arbitrations which EHO's encounter most often, and will estimate the extent to which landlords and tenants bear responsibility for resolving these.

#### 8.2. Communication between landlords and tenants

One group member summed this theme up with her first comment:

*"If they introduced themselves to each other, that would be a good start."*

It was generally agreed that tenants and landlords have very little contact and often the tenant does not even have contact details for the landlord.

*"I would say probably in everybody's experience there is great lack of communication between landlord and tenant. Once the landlord seems to get the rent, that's it, they're happy."*

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<sup>80</sup> Saturation refers to the point at which the accumulation of new information from successive focus groups becomes negligible. In this case, the two focus groups covered almost identical ground in their responses to core questions.

*"You go out and you're asking the tenant 'Do you have contact details for your landlord?' - 'No.' 'Do you know where he lives?' 'No.' "*

*"Landlords are texting them, then they're texting back and then things can break down..."*

Some tenants had been known to find their property through Gumtree, and had just a first name and mobile number for their landlord. By contract, where landlords were represented by an agent, communication appeared to be better.

*"I'd say there's probably more communication between tenants and agents than there is between tenants and landlords."*

The more extreme cases were tenants contacting the landlord through other people or places.

*"...to try and get the landlord's details they said that they have to ring a pub ... and they pass on the details to contact the landlord from there..."*

*"..they pass the responsibility to another colleague or a friend even, just, a maintenance man or somebody that has an interest in it, basically."*

In fact, the EHOs themselves can have difficulty contacting landlords.

*"..it's like a needle in a haystack sometimes. You've got a first name.. or well, maybe a whole name.."*

Although tenant should have a rent book, which would give full contact details for the landlord, it seemed that this was not always made available to tenants.

*"There's no contracts, there's no statement of tenancy terms, there's no rent books, there's no communication, they don't know where the landlord lives, they have 'landlord' as a... a mobile phone number he uses for his house."*

*"I've been a private tenant myself for twelve years and I've never had a rent book."*

*".. that's the problem, that they don't have rent books and they don't have the information that they need ."*

The point was made that landlords had more contact with their tenants when rent was being paid by cash.

### **8.3. Complaints**

It was generally agreed that complaints were more likely to come from tenants than from landlords. The Environmental Health Officers deal with complaints informally, before taking the statutory route. Complaints are received every week, and EHOs agreed that they were *"more likely to meet the maintenance people"* than to meet the landlord.

When asked about the most common complaint they dealt with, EHO's agreed that it was "*ninety per cent condensation*". Other complaints concerned repairs and maintenance, harassment, eviction, deposits, issues regarding maintenance and repairs. However, it was also agreed that "*usually when you get complaints in, there's always the two sides to the story*" and this was especially so for condensation, where tenant practices (drying washing on radiators, disabling extractor fans, etc.) were often at the root of the problem.

Of more concern was the agreement among members that some tenants would not feel able to complain, for fear of the consequences.

*"They're scared to come to me in case they're evicted or their landlord, you know, raises their rent..."*

This led to comments on the age of those complaining. It was generally agreed that those who complained least were older tenants. The reason for this was perceived to be that elderly people were more used to looking after themselves and did not always have the high expectations of younger people.

*"I think the more elderly, the more resilient. As in, they put up with more... and try to deal with things themselves rather than 'Who else can help me?'."*

*"They're more hardy than the younger people, if you know what I mean. We **expect** to have a warm house to go into ... whereas the elderly maybe have grown up and haven't had a warm house and have got used to it."*

This was made very clear by one of the group members, who added:

*"I had a lady on the phone just last week complaining that her house was unfit, because her son didn't have en-suite in his bedroom."*

Most complaints came from younger people – "*you're talking definitely 20-35 year olds*", young mothers, young families and unemployed people in receipt of benefits. It was also said that complaints were mostly from people in older properties, which the tenants may have chosen for other reasons.

*"It's the older properties that are causing the problems and the people rent those properties 'cause maybe the rent's a wee bit cheaper or, you know, it's in an area that's where they need to be, close to the school or close to the shop or, you know, all these newer developments are maybe out of town a wee bit and not as handy – you need to have a car to get to."*

Complaints from landlords included tenants not keeping the property in good order, tipping oil tanks, allowing the oil fired central heating system to go dry, thus putting air in the system and not allowing the landlord access to the property. Some of these complaints make the landlords reluctant to invest in any work to the property, if they feel that it is being abused.

*“... the point of view of landlord undertaking works, there’s a lot of situations where they sort of feel that the tenants are abusing the property and not looking after the property, so they don’t want to invest the money to improve the property, because of the way the tenants are living in it and are treating it.”*

#### **8.4. Standard of properties**

It was felt that several properties were not up to the best of standards. However, because current legislation makes it difficult for Environmental Health Officers to take action except for issues prejudicial to health or nuisance, they felt they needed *“a deep, decent fitness standard...”*

This ‘decent fitness standard’ would mean

*“... accepting a level of thermal comfort, you’re talking about replacing a bathroom once every fifteen years, whether it needs it or not, the kitchen once every twenty five years, whether it needs it or not.”*

and it was felt that some private landlords would just say no.

All agreed that updated legislation would be of great assistance in ensuring that properties were of a good standard.

*“The legislation seems to be, like 19<sup>th</sup>, well 19<sup>th</sup> or 20<sup>th</sup> century legislation dealing with 21<sup>st</sup> century problems...”*

The extension of the Housing, Health and Safety Rating System to Northern Ireland would be welcomed as a positive move, bringing properties up to more acceptable standards and giving Environmental Health Officers more power to take action and take more account of what they perceived to be the emotional and physical needs of tenants.

It was also noted that:

*“There’s no check from the Executive to see what state properties are before they pay benefit on it.”*

*“The landlords are getting all the people that are on benefits and getting the Housing Benefit... those are the properties that usually have the poor standards.”*

The age of the properties was also mentioned as a factor in fitness.

The EHOs reported some of the reasons landlords give for work not being done to properties. These included expense, inconvenience, not being able to get experienced workmen to do the work, insufficient grants for window replacement and, as mentioned earlier, reluctance to invest in a property which is being abused by the tenant.

*“I don’t think it’s that they don’t want to improve their property or maintain the property... it’s just down to money.”*

It was said that the introduction of the Decent Home Standard would put a great financial strain on landlords who would not be able to meet the costs.

Group participants reported having seen the following conditions in properties:

- smashed windows not replaced
- no water in the central heating system
- damp throughout the property
- holes in the bathroom wall
- no heating

and made the comment that the Northern Ireland Housing Executive (NIHE) was paying £115 per week rent for properties of this calibre, without inspection.

### **8.5. Link between housing and health**

The EHOs had no evidence of landlords taking a tenant’s health issues into account when renting out the property. The group members went on to say that they believed living in a damp home is unsettling and can cause depression. But disrepair can also be caused by depression – it works both ways:

*“.. it’s fallen into disrepair to begin with because the person’s got mental health problems or something, or it’s the other way around, because the place is such in poor nick they’ve developed mental health conditions.”*

### **8.6. Energy Performance Certificates (EPCs)**

It was suggested that it would be better to have this carried out by an independent surveyor rather than an estate agent, as the latter may base the rating on previous knowledge of the property, rather than taking into account improvements that have been made.

It was also suggested that the level of EPC should determine whether or not Housing Benefit is paid for the property.

### **8.7. Tenancy Agreement**

Tenants do not always read the details, which can lead to problems at a later stage. Reflecting the prevalence of problems with condensation, the EHO's remarked on a recent trend in tenancy agreements viz. to state the responsibility of the tenant for preventing condensation.

### **8.8. Deposits**

The deposit is often left to pay for the final month's rent - tenants need to move quickly when another property becomes available, so cannot always do the final clean up as well as they might want to. The new Tenancy Deposit Scheme would, therefore, protect landlords as much as tenants from dispute.

### **8.9. Landlords**

It was stated that many current landlords had become so 'by accident' rather than design. There are, for example:

*"...a lot of landlords that just inherited the house or bought a property years ago, 'Buy To Let', and just all dotted about and they don't have a clue what their roles and responsibilities are at all. 'Cause they're not doing this as a business."*

*"They're not interested in being a landlord. Majority of our poor properties would be houses that were bought probably for redevelopment, and now the developer has become a landlord."*

The economic climate has meant that properties are being let in order to prevent further financial loss to the owner. Legislation regarding empty properties has also played a role in the increase of the private rented sector.

*"...with the introduction of empty properties now having rates applied to them and the landlords have to pay rates on any property that's fit to live in, ... they're also the particular properties maybe they haven't been lived in for years, but because of this legislation, then they're just putting a tenant in it."*

### **8.10. High cost of heating homes**

It was agreed that while many of the properties had fully functioning heating systems, the tenants could not afford to buy sufficient oil to use them.

*"Even if there was a brand new boiler sitting, the majority of tenants don't have the money to put the oil in."*

*"...because they can't afford that lump sum of filling the oil tank."*

*"People can't afford to put oil in and then they airlock the system".*

There has been an increase in the use of emergency oil drums. While some take a cheaper practical approach to keeping warm:

*"People just tend to put on layers now. You can go into a house and people could be wearing winter coats."*

others resort to rather more problematic actions:

*"The amount of houses you go out to now and you look out the back and you see all the emergency oil drums just sitting around the oil tank, or the oil tank tipped up so that they get every last drop out of it."*

*"... you definitely see more tipped tanks and blocked boilers now, air locked systems."*

and others again find themselves in a situation where the heating system cannot be used:

*"..and the boilers are in such disrepair that tenants are afraid to use them."*

*"I have quite a few tenants who don't use their oil, because the boilers are so old in the properties and the landlords won't replace them. So they're actually afraid to use them..."*

There was some discussion of landlords' attitude to maintenance of heating systems:

*"...there's that mix of the good landlords that are frustrated by the tenants who are mismanaging their property. And then you've got the tenants that genuinely don't have any money but have a landlord that just doesn't care... 'cause all he wants is rent in."*

One issue raised was that of tenants not keeping a check on how much oil they had:

*"You got your gas meter, you know, you push the button and see how much you have left: 'Oh, I'll have to go out and get some'. Nobody checks their oil tank."*

The inability to heat homes sufficiently led on to the problem of condensation – one of the main issues discussed by the group.

*"...with the recession and what not, the people aren't heating the house as much so then you've got these condensation problems throughout the winter months."*

In some cases, the properties were just not energy efficient. Landlords, it was said, were

*"buying houses and turning them into flats and kind of trying to make them look great, but not necessarily make enough changes for it to change the people's... the energy efficiency of the house."*

### 8.11. Condensation (Heating/Insulation/Ventilation)

There is a general lack of understanding of the causes and nature of condensation.

*"They complain about damp, which is really condensation."*

A major factor is lack of sufficient heat:

*"Come, I would say, the winter time, you'll start seeing increase of complaints, 'cause people can't heat their home properly, which leads on to damp problems and issues."*

but some were caused by insufficient ventilation, in an effort to retain what heat could be afforded:

*"..and they never open the window, because they're like: 'I'm paying for that heat, that heat is staying in the house.'"*

Other instances were caused by problems with incorrectly installed insulation:

*"..the insulation hasn't been properly put down. You know, it hasn't been pushed up into the corners and it's that cold area, you know... where the condensation forms."*

*"... or so much insulation in that there was no airflow... that it got to be a real problem..."*

Renovated properties also had problems with condensation because of less natural ventilation.

*"If they get double glazing then the house is more airtight.."*

*"Sliding sash windows that have been painted shut."*

*"..they've made some slight tweak to the interior or the structure and now there's a massive condensation problem."*

However, it was agreed by everyone in the group that most of the condensation problems were due to lack of understanding on the part of the tenant:

*"We've an awful lot of people now who have condensation because of improving the energy efficiency, but they haven't changed their lifestyle."*

*"It's not necessarily a poor property... maybe not the best property when it comes to energy efficiency measures but there's other causes that lead to it."*

*"People, I think just, they moved into the house whenever they did and although there's a lifetime of changes, they really don't seem to be able to add the whole thing together to realise that they've caused the problem."*

*"We have had instances where the people have put the insulation in, but they think the insulation actually creates heat .. they don't realise they still have to get the house warmed up before.."*



The point was also made by one of the EHOs that condensation problems did not generally occur in properties heated by gas. This is probably due to the fact that gas does not have to be purchased in large amounts, as is the case with oil; it is also significantly cheaper per therm to heat with gas.

*“Very rarely we would get condensation complaints, but I don’t know if that’s... can I tie that to the gas conversion...”*

The point was made, however, that older people seemed to have less problems with condensation than younger tenants.

*“I can’t think off the top of my head of any properties that I’ve been in where there’s elderly people with regards to condensation and dampness. I don’t know if they just have a different lifestyle or budget better or...”*

All agreed,

*“Well, if it’s condensation, it boils down to the lifestyle...”*

and there was seen to be a need to educate tenants on the prevention of condensation dampness in the home.

*“...we’ve an awful lot of people now who have condensation because of improving the energy efficiency, but they haven’t changed their lifestyle.”*

#### **8.12. Help with heating costs**

It was felt that there could be some help with heating costs. Just as older people receive a winter fuel allowance, many younger households would benefit from similar help.

*“...if there was some scheme in place the way the over 65s get the grant every year... if they weren’t even given money, but they were given something like oil stamps and said, ‘Look, there’s x amount of oil stamps for you for the year to go away and spend on oil to heat the house. You can’t spend it on anything else but heating the house’.”*

It was suggested that a grant or loan could be made available for help with heating costs. The current Oil Stamp Schemes were said to be very beneficial as a budgeting tool, with sales of stamps increasing.

*“We’re hitting the million mark – you know, it’s really increased this past, you know, couple of years, definitely.”*

There were still some reservations, however.

*"Ours is steadily increasing, although I still think there's a lot of people out there that.. well, I don't know whether they don't know about it, or they just don't want to pay a fiver every time they go to the shop for a stamp because they've other things to... more important things... food..."*

*"Well, it's not as convenient as your paycard."*

It was felt that the problem of paying for heating could get worse with the introduction of Universal Benefit, as this would mean that rent money could not be used to buy oil.

### **8.13. Awareness raising**

This need for awareness raising was summed up by one member of the group:

*"And they don't understand the link between so many things..."*

Given the nature of the economy and the range of people renting privately, it was felt very strongly by the group that awareness raising was required for financial budgeting, lifestyle changes to prevent condensation and a general understanding of running a home. There was discussion about why this type of awareness was lacking.

*"younger people needing to be made aware the way older people were about even running a home and budgeting and all of those same things."*

*"...they don't know how to manage lifestyle or budgets."*

*"...schools need to get involved and teach people how to budget money, how to look after their houses..."*

*"Parents nowadays aren't necessarily educating their kids or leaving it up to the school to raise their awareness of life-learning skills and things."*

However, some felt that perhaps the parents had in fact been teaching the wrong message:

*"...it's all learnt behaviours from their home and then they're moving into a home and it's the same thing."*

Financial budgeting was seen as very important, as it would help to ensure that there was sufficient money put aside for heating, thus preventing other problems at a later stage. It was felt that the elderly were better at budgeting.

*"Teaching people to budget every month, regardless of what month it is, always making a provision for heating."*

*“Like it boils down to the priorities with your condensation – as people see it as more important sometimes having a big TV in the house than heating the house, that sort of thing.”*

*“..but if they think they’re going to save a bit of money on heating, cutting back on it, they’ll do it, like, ‘cause they can spend the money elsewhere.”*

There was seen to be a need for tenants to be given an understanding of the cause of condensation and how adapting their lifestyle could help to prevent it.

*“How to avoid condensation. Just very simple things... about drying clothes on radiators and opening windows. Very basic awareness raising I just think, general.”*

It was felt that there would always be those who chose not to make lifestyle changes.

*“..they will not open that window, they will not stop drying their clothes on radiators...”*

*“for the last fifty years they might have been drying clothes on a clothes horse in the house”*

Younger people, in particular, have been used to expect a certain standard of living.

*“..that age group want a more convenient life, so it is tumble driers and dishwashers.”*

Suggestions for practical skills were:

- how to bleed a radiator
- how to check the oil level
- the importance of not tipping the oil tank

In addition, help and guidance is required for people from other countries, who are used to a very different climate and type of house construction.

#### **8.14. Energy efficiency grant schemes**

Elderly tenants seem to be more aware of what is available through grant schemes. Not all landlords were aware of the schemes and many of them actually learned of them through their tenants, who had in turn often heard of them from charities. EHOs advise landlords of the schemes when they are inspecting properties. However, others who are aware of the schemes have been known to misuse it, by allowing their properties to fall below standard regarding heating and insulation until they have a tenant who is eligible for referral to the scheme and the work is then done free of charge to both tenant and landlord. It was said that landlords who own several properties were more likely to be aware of such schemes and use them, whereas landlords

with one property seemed to avoid them, seeing them as something they should do, rather than something they would benefit from.

The point was made that very few referrals to grant schemes come through social workers and care workers, despite many of the clients EHO's work with having regular home visits from these professionals.

### **8.15. Non-uptake of energy efficiency grant schemes**

One of the main reasons for work not being done through grant schemes is that landlords do not return the requisite paperwork, giving consent for the work to be done.

Other reasons given for landlords' refusal were:

- the landlord did not want anyone coming into the property
- fear that the Receiver of Revenue would become involved
- fear of rates being affected because they have not said there was a heating system in the house or that improvements had been made to the property.

Reasons given for reluctance on the part of the tenant were:

- fear of a rent increase
- inability to pay for oil if the heating system is installed
- not wanting the improvement work to be done, so that they can be more quickly moved to a different property
- resentment that the landlord will get something done free of charge
- it will be too much hassle.

### **8.16. Summary**

The most frequently raised issue was the problem of condensation in properties, an issue which had emerged only peripherally up until this point in the report. It was generally agreed that the main cause of condensation problems was lack of awareness on the part of the tenant, and the need for a change of lifestyle to prevent the problem recurring. In other reports where the views of Housing Associations have been canvassed this opinion has been corroborated<sup>81</sup>; some Associations (e.g. Clúid Housing Association, Ireland's largest) have recently produced booklets for tenants on condensation and how to avoid it.

The newly introduced Tenant Deposit Scheme was welcomed, and a novel perspective on these introduced: namely that this Scheme could protect landlords from disputes with tenants who departed from a property without restoring it to the state they found it in. The lack of oil in

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<sup>81</sup> Liddell et al 2014

heating systems when tenants could not afford to replenish was also highlighted as a problem for landlords and not just tenants, since airlocks in the system often required a specialist repair. The cost of reseating tipped over tanks was also a frequent consequence of tanks running on empty.

Communication problems between tenants and landlords were raised, as was the standard of repair in properties. It was felt that current legislation did not go far enough towards ensuring high enough standards for properties and ensuring the rights of both landlord and tenant. There was discussion of the Housing Health and Safety Rating Scheme (HHSRS) which does not currently extend to Northern Ireland. It was felt that such an extension would be beneficial<sup>82</sup>.

EHO's most frequently construed the poor standards of energy efficiency in some private rental homes as having consequences for *mental* health and wellbeing, rather than for *physical* health. This is noteworthy because it is unlikely to reflect their undergraduate training, where the impacts of poor housing are still framed in the context of aspects of physical health, particularly respiratory illness. The EHO's seem to perceive their duty of care to be more rounded than "Health", and frequently expressed concerns about wellbeing, stress, and coping.

In summary, the EHO's put forward the following suggestions for future improvement:

- **Legislation, checks and standards**
  - the need to bring legislation up to date
  - the extension of the Housing Health and Safety Rating Scheme to apply in Northern Ireland – this would take into account the emotional and physical needs of tenants
  - the introduction of a deep decent fitness standard
  - less reliance on contractors and more monitoring to check the habitability of properties
  - the introduction of a system requiring at least one basic visit to a property to check whether it is habitable before Housing benefit is paid
  - not paying Housing Benefit until a property meets certain energy efficiency standards
  - the introduction of a Landlord Registration Scheme (N.B. This comes into force on 25<sup>th</sup> February 2014)
- **Awareness raising and responsibility**
  - the need to raise people's awareness of the need to change their lifestyle and habits
  - the need for tenants to take responsibility for their lifestyle

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<sup>82</sup> It is imminent

- re-introduce to the school curriculum classes on budgeting/looking after a house/looking after themselves and managing their lifestyle
- finance management
- advising landlords of their responsibilities, duties and rights
- raising awareness of the causes and prevention of condensation dampness and mould
- raising awareness of the danger of tipping oil tanks and letting systems go dry
- **Access to information**
  - a 'one stop shop' for pieces of information under the Private Tenancy Order
  - ensuring that people know where to go for help
- **Financial assistance with heating costs**
  - a scheme to help younger families pay for heating oil, e.g. oil stamps for a year
- **Landlord/Tenant communication**
  - a need for better communication between landlords and tenants, particularly at the start of a tenancy

In terms of attribution of responsibility for the many problems they frequently deal with, it was impossible to conclude that they viewed one party as any more at fault than the other. Both parties were thought to have a greater role to play in communication and in awareness of their rights and responsibilities. The EHO's welcomed changes in legislation, although they perceived many basic weaknesses in the private rental sector which did not so much require legislation as the application of common sense. This included the need to either:

- inspect houses where the NI Housing Executive was paying Housing Benefit, before payments commenced
- or (more simply) restrict the payment of Housing Benefit to houses with a minimum EPC standard; in this context a rating would match the current NI average. However, a C rating might spur investment in energy efficiency measures by landlords; given payment of Housing Benefit represents a very stable and long-term income stream for landlords, this is not entirely an unreasonable benchmark.

## Chapter 9. Landlord perspectives

### A survey of 51 landlords

This chapter offers the first opportunity to ascertain the experiences and views of landlords in Northern Ireland. In total, 230 landlords were contacted, with completed surveys being received from 51 respondents (a response rate of 22%). 40 of the landlords were contacted at an event organised by the National Landlords Association. 190 other landlords were contacted through address lists supplied by Bryson Energy, the landlords having given permission to be contacted. As an incentive, all 230 landlords were offered 'Love2Shop' vouchers to the value of £20.

The survey and protocol for handling data were approved by the University of Ulster Ethics Committee. Surveys posted out included a stamped addressed envelope for their return. Those completing a postal survey also received a separate envelope in which to seal their contact details for receipt of vouchers. This was returned with the completed survey and opened separately by a second member of the research team. This ensured anonymity of survey responses. Vouchers were posted by Recorded Delivery.

Data were entered into SPSS and analysed using simple techniques such as crosstabs and correlations<sup>83</sup>. What follows is an account of the results derived from the surveys, and some interpretation of their meaning.

#### Primary Aim of the Chapter

This chapter aims to outline a variety of aspects of landlords' experiences/ views, with particular focus on themes which have emerged from previous Chapters. These include landlord attitudes and practices regarding repairs and maintenance, and their views regarding energy efficiency.

#### 9.1. The landlords

- 27 males and 24 females responded to the survey
- the largest group were aged between 50 and 59 (39%)

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<sup>83</sup> The small sample size made any more sophisticated analyses impossible

- a third of the landlords have a household income in excess of £40,000 per annum and 58% feel that their income is *enough or more than enough* for their needs
- 69% of the participants owned more than one property, but most owned fewer than 6
- most of the participants were employed part time as a landlord and also had another job
- most managed the properties themselves
- many became landlords by purchasing property for investment purposes
- three-quarters (77%) are *fairly or very* satisfied with the overall experience of being a landlord
- just over half of the participants (54%) would like to sell their properties in the foreseeable future

In summary, there was a good gender balance in respondents; however, in the “real world” more landlords are male than female in Northern Ireland<sup>84</sup>. Preliminary exploration of the results indicated that there were almost no gender differences in the responses provided to the survey questions, and hence we assume that the possible over-representation of female landlords in the survey did not skew the results.

In terms of income, the majority of landlords were reasonably well off, and largely content with their standard of living. The vast majority of respondents had more than one property for rent in their portfolio, reflecting the general interest in renting as an investment opportunity. However, the majority owned fewer than 6 properties, and most also had other jobs too. Given the limited investment returns being experienced at present from the rental market<sup>84</sup>, it is perhaps understandable that the majority (54%) were hoping to sell their properties in the foreseeable future. However, most were satisfied or very satisfied with their experiences of being a landlord, and there was no significant correlation between hoping to sell up and level of satisfaction with being a landlord. Most managed the properties themselves, and even where letting agents were used, this did not seem to affect the landlord’s level of contact with tenants, or their attitudes towards their tenants. Management agents appear, therefore, to have been used rather sparingly (perhaps most often during the course of one tenant moving out and another moving in).

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<sup>84</sup> Gray et al 2014



## 9.2. The properties

- 59% of the landlord's properties are owned outright the remainder being bought on a mortgage
- the majority of houses were built between 1945 and 1976 (36%)
- the largest number of houses were semi-detached or terraced, making up 76% of the properties
- 88% have a contracted lease with their tenants; half of these are leases of 1 year duration; only 2 leases are longer than 1 year
- 91% of properties require a deposit with the most common amount being £450 or £500

## 9.3. Their tenants

- The most common household type consists of 3 or more adults under 60 years old (27%)
- 22% are homes with children, almost all of them dual parent homes
- Over 60's comprise a minority group of tenants (12%)

*It seems that most landlords rent their properties to small groups of adults sharing the accommodation. These are likely to be rather mobile tenants who might have relatively little interest in longer term leases or joint management of properties. However, 22% of tenants are parents with children, and a further 12% are over 60 years old, meaning that one-third of all tenants are likely to be planning a longer stay, and perhaps hopeful of living in a property which they can make into their own home. These two groups may offer greater opportunity for longer-term lets, combined with joint management and investment arrangements when it comes to repairs and maintenance. Whether these could be successfully brokered would depend on the relationship landlords commonly experience with tenants, which is discussed next.*

## 9.4. Relationship with tenants

- 40% of landlords surveyed said that they communicated with their tenants a few times a month; 37% did so once every few months, and 12% hardly ever
- 45% state that tenants help with the maintenance of their home
- when contacting tenants, 64% of landlords feel *very comfortable* or *fairly comfortable* with the interaction and 69% feel the same when their tenants contact them

- a high 86% feel that their tenants are *good* or *fairly good* at keeping them informed
- most landlords (72%) feel that tenants take *a lot* or *some* account of the landlord's views before making decisions that may affect the landlord
- most landlords (88%) feel that they are listened to *a lot* or *some* of the time by their tenants
- in order of importance, services a landlord considers essential for their tenants are
  - repairs and maintenance (84% agree)
  - maintaining the overall quality of the home (63%); in this context, 98% describe the general condition of their properties as *fairly* or *very good*
  - providing tenants with value for money for their rent (53%)
  - informing tenants about important issues (45% agree),
  - taking tenants view into account (33%)
  - and lastly involving tenants in the management of their housing (20%)

*Communication between landlords and tenants is frequent in most cases and works smoothly from the landlord's point of view. In almost half of cases, tenants already help with the maintenance of a landlord's property, although landlords do not generally view this participation by tenants as a priority - involving tenants in the management of their housing has the lowest priority of all for landlords. In most cases, landlords perceive their tenants as respectful of the landlord's needs and interests; they almost all feel listened to. They see their main responsibility as ensuring the home is kept in good repair and they perceive themselves as letting out a home or homes which are in good condition. They are, however, inclined to consider the needs of tenants, and the views of tenants, as rather subsidiary.*

*Given the evidence in previous chapters, landlords may feel rather more satisfied with what they are providing to tenants than are tenants. Scope exists for encouraging landlords and tenants to jointly explore their points of view, perhaps in the context of improving the quality of the home for both parties.*

## **9.5. Landlords' own attitudes to energy-related matters**

- 60% always practise energy saving techniques in their own home
- energy saving techniques which participants practised include:
  - The use of energy saving light bulbs (45 out of 51 practised)

- Turning off lights and other appliances when they are not being used (48)
- Using energy saving appliances (32)
- Changing daily habits to save energy (27)
- 47% worry about the cost of heating and powering their own home *all or most of the time*; the extent to which they worried was not correlated with their declared income (  $r = 0.03$ ,  $p = 0.83$ )

*Despite comfortable incomes, half of the landlords surveyed worried about the cost of heating and lighting for their own homes, which could account for the fact that landlords declared themselves to be highly energy-conscious. Whether this translates into a concern about the energy costs of their rental properties will be explored next.*

#### **9.6. Energy management in the rented home**

- almost half of landlords think that *both* the tenant and the landlord should be responsible for the energy management in their property (49%), and most of the remainder (39%) think that they, as landlord should be solely responsible for energy management; this means that 88% of all landlords surveyed felt they had a role to play in energy management issues
- furthermore, a high percentage (77%) think that energy saving is very important for their tenants; they feel that it is important because it helps save tenants money (45 of 51 participants agree), is better for the environment (38 participants agree), and helps keep the home warm (38 participants agree)

*Clearly concerns about efficient energy management translates readily across from the landlords' concerns with their own home, to their rental properties; an interest in containing energy costs is, therefore, an area where tenants and landlords are likely to share very common interests, worries, and goals.*

*This being established, what sort of energy systems do landlords provide for their tenants? This is covered next.*

### 9.7. Heating systems in privately rented properties

- oil is the most common main heating fuel (78%); however coal and storage heating comprise 10% of main heating sources; only 9% of properties are heated with gas
- 4% of properties do not have full central heating
- 66% of properties routinely require an additional heat source, which is mainly in the form of a coal fire
- boilers tend to be of the older, non-condensing variety and 21% are more than 15 years old
- most (71%) had been serviced within the last year; 83% of these services were arranged by landlords

*Heating systems in these rented properties are out-dated in a wide range of respects. For Northern Ireland as a whole, 68% of homes are heated using oil; for this group of landlords, however, 78% of their rental homes rely on oil. Only 9% of their properties use gas, almost half the NI average (17%). Two of 51 properties also had only partial central heating. What this implies is that the respondents surveyed were renting out homes which had, on average, higher than average energy costs, largely as a result of their being more likely to rely on a combination of oil for central heating and a secondary heating source (usually a coal fire). Whilst reported servicing of boilers was reasonably good, almost 1 in 4 of the boilers in these properties would be recommended for replacement with condensing boilers, based on their age (greater than 15 years old).*

### 9.8. Energy efficiency/Energy efficiency schemes

- 52% of landlords are aware of where energy is wasted in the property they manage
- 49% have taken steps to reduce energy wastage
- only 58% of the properties have an Energy Performance Certificate (EPC), and 50% could not recall what their rating was
- only a minority of properties were thought to have damp (8%), mould (13%) or condensation (14%)

- 50% have previously taken part in an energy efficiency scheme that has helped improve the heating and insulation of their property; 14 of these 26 participants specified that this was Warm Homes Scheme<sup>85</sup>
- significantly more landlords who managed their properties entirely by themselves had participated in these energy efficiency schemes (68% had taken up a scheme, compared with 28% who relied on letting agents)
- almost all of these energy efficiency offers (84%) had been taken up within the last 3 years
- tenants told their landlords about these schemes in more than half of cases (56%)
- 60% of tenants completed the application form for the scheme without landlord assistance
- in terms of measures installed:
  - 92% had loft insulation installed
  - 71% had cavity wall insulation
  - 63% had a boiler replaced
  - 22% had solid wall insulation
- 75% of landlords were absent during the installation process
- every landlord whose property had been retrofitted noted at least one positive benefit. For example:
  - 75% say the house is now warmer (the remaining 25% do not know)
  - 55% say the house is now less expensive to run since having the work complete (the remaining 45% do not know)
  - 44% say the property is now dryer (35% do not know)
  - 65% say the property now keeps the heat in better
- the greatest benefits of the scheme found were:
  - lower heating bills
  - warmer house
  - more energy efficient
  - improvement of property
  - encourages tenant to stay
  - damp eradicated from wall
  - not as much oil used
  - tenants are happier

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<sup>85</sup> Many landlords in the survey were directly recruited from the address list of landlords who had received Warm Homes installations via Bryson Energy, so this percentage cannot be viewed as representative of all landlords in NI.

- the drawbacks of the scheme found were:
  - not enough explanation of what materials were used
  - trusting people you do not know to carry out the work

Only half of landlords were aware of the energy efficiencies of their properties and had taken steps to address this. Of those who had availed of Warm Homes and similar schemes, there was a consistently positive response to the service, although landlords:

- were seldom present during the retrofit
- were often not aware of the resultant EPC rating and how this might have improved post-retrofit
- frequently did not know whether their tenants had saved money on their energy bills or not post-retrofit

There is clearly scope for including landlords more actively in the retrofitting process, and in helping tenants communicate any positive impacts which they experience as a consequence of the works. The purpose of an EPC is also currently little understood, and landlords could benefit from assistance in interpreting the results, and in weighing up the benefits and drawbacks of investing in improving the rating of a property. As noted in a recent DECC report<sup>86</sup>, landlords are almost never asked about the EPC by tenants, and few tenants are aware of its purpose. Similarly, few tenants ask to inspect a loft for insulation, or ask about the boiler's age, or whether walls are cavity-filled. These are issues which pale into insignificance when pitted against issues of location, size, condition of kitchen and bathroom, and affordability of rent. Yet cold, damp, mould and condensation can become issues of contention later on, though here too (as the Housing Rights survey has highlighted), they are seldom severe enough to merit a tenant relocating.

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<sup>86</sup> DECC 2011

## 9.9. Summary

Landlords who responded to the survey owned predominantly small property portfolios which they managed on an occasional basis and on which they did not rely for a livelihood. Whether tenants thrived or suffered did not need to be essential to their management, and there is evidence that their views of the service they provide are more positive than those of tenants. There is considerable room for dialogue.

Drawing on evidence from previous Chapters, it has been established that poor energy efficiency is construed by tenants as a discomfort and irritant which most tenants appear willing to tolerate, or construe as partly their “fault” when they cannot afford to heat their home sufficiently. Hence few landlords feel sufficiently duty-bound to address issues related to energy efficiency. By contrast, energy efficiency in their **own** homes is construed as a priority by landlords, and the burden of their own energy bills is a cause of frequent concern to most of them. There is, perhaps, scope for encouraging landlords (and tenants) to prioritise issues related to sustaining a rented home that is affordably warm and dry year-round.

The relatively low uptake of schemes among landlords who use a letting agent indicates a need for involving letting agents in the process of disseminating information about schemes and assisting landlords in availing of these.

Finally, the fact that almost all of the energy efficiency retrofits which landlords availed of have been completed in the past 3 years probably indicates that many private landlords had only recently become aware of their entitlements under schemes such as Warm Homes and NISEP. Many of them are almost certainly part of the surge in Warm Homes retrofits which emerged from the Warm Homes database analyses discussed in Chapter 4. Their recent entry into the energy efficiency arena makes it all the more regrettable that these entitlements have been drastically curtailed under the new Northern Ireland Fuel Poverty Strategy.

## Chapter 10. Tenant perspectives on being a private renter

### A mini-survey of tenants

Recruiting tenants from the private sector into research, especially survey research, is known to be difficult<sup>87</sup> and this survey was no exception. We hoped to canvas the opinions of 100 tenants, and posted out more than 600 invitations to take part, each with the offer of 'Love2shop' vouchers to the value of £15. We received completed surveys from only 23, a response rate of less than 4%.

Fortunately, the timing of this project meant that another survey of private renters in NI (n = 264) was being undertaken at the same time<sup>88</sup>, and we have been able to draw on its findings to supplement our own. As illustrated below, many of our findings are in line with theirs, adding some degree of confidence to what we found.

#### Primary Aim of the Chapter

Given a poor response rate, the aim of this chapter is necessarily modest. The survey intended to capture more detail from tenants than had been possible in the brief 4-question telephone survey which HRS had carried out on our behalf (Chapter 7). Ultimately the chapter pieces together findings from what ended up being no more than a *mini*-survey, with other sources of evidence of similar content.

#### 10.1 Renting

- About half of the participants had rented other properties before living in this house. Of those who had rented other properties before living in their current house, most had lived in just one or two other rented homes. Only a third had ever owned a home. Despite this, 61% of tenants had parents who were owner occupiers during the time they were growing up in their parents' home
- there are a number of reasons why tenants chose to leave their previous property, but none were nominated more frequently than any other:

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<sup>87</sup> Gray et al 2014

<sup>88</sup> Ibid.



- Damp
- Domestic abuse
- Increased rent
- Required more space
- Desired to live in a quieter area
- Downsizing
- Landlord requested the house back
- those who had previously owned a home decided to switch to renting because of:
  - Change in circumstances
  - Credit rating
  - Unable to get a mortgage
  - Death of a family member
  - Relocation for work
  - Relationship problems
- there were a range of reasons why tenants chose the property they are currently living in:
  - Good location (48%)
  - Good value for money (13%)
  - Good size to meet needs (13%)
  - Good quality (9%)
  - Good garden (4%)
- 20 of 23 tenants had been in their current property for 2 years or more, and 15 had been resident for 3 years or more
- a third stated that they would like to buy their own property in the future; about a quarter (22%) would like to buy the property that they are currently living in
- the largest number of tenants (42%) paid between £80 and £100 a week for rent; none of the rent bills covered the cost of electricity or heating
- just over half (57%) had a contracted lease and the most frequent lease period was 1 year
- 86% would have preferred a longer lease
- reasons for preferring a long lease include:
  - Security
  - Stable environment
  - Settled
  - Family home
- 80% of houses require a deposit, the most common amount being £400
- 75% of tenants believe their deposit is a reasonable amount

- 81% are unsure about whether their deposit is placed in a deposit protection scheme and 91% did not ask the landlord to place the deposit in this scheme

*In summary, rentals were mainly between £80 and £100 (43%), corroborating the larger regional survey (36%) and lending support to the generalizability of the findings from this small sample.*

*People were renting for a variety of reasons, and moved from one property to another for a similarly wide variety of reasons. In corroboration of the larger survey which was carried out at approximately the same time as this one<sup>89</sup>, most of the reasons for any relocation were personal, rather than to do with the quality of the home itself. Whilst most of the respondents had themselves grown up in an owner occupied home, they did not strongly favour a change of tenure for themselves at this time; on the contrary, most would have preferred a longer lease in their present home. Again this corroborates the larger survey, in which 54% of tenants wanted to remain in their current home for another 5 years. In both England and Northern Ireland, the majority of tenants have been in their current home for 3 years or more, indicating a national picture of stable rental arrangements.*

*However, there is virtually no evidence that the recent changes in legislation – concerning deposit protection and leases – have affected this group. But since they have all been tenants of their current landlord for a year or more, this is not especially notable. The results from the larger regional survey which showed that three-quarters did not have a rent book, and a third had no tenancy agreement support the idea that very recent changes in legislation will need several years to bed in, given a slow churn in private rentals.*

*The emerging picture is not one of a volatile and rapidly changing market, but rather one in which landlords and renters operate within a stable and non-adversarial landscape where the demands of being a landlord are relatively few (especially when compared with other forms of small business management) and the levers by which standards can be driven upwards remain to be invoked.*

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<sup>89</sup> Gray et al. 2014

## 10.2 Household composition and employment

- the majority of households (65%) had just one adult living in the home
- most had no children (62%) and no household had more than 2 children
- single parents made up 21% of the sample
- there was a range in ages of adults from 27 to 67
- the most common household composition included 1 adult under the age of 60 (30%) followed by 2 adults under the age of 60 (25%)
- the largest group of participants stated that they were unemployed (39%)
- 39% had a long standing disability, illness or infirmity which limited the daily activities of 82% of them
- three quarters of the respondents reported an income of under £12,000, and none had an income over £30,000

*Respondents were largely single adults or couples under pensionable age; this corroborates the larger regional survey in which the majority of respondents were either lone adults or couples without children. The proportion of single parents also closely matched that of the larger survey (21%). Relatively few of the respondents to our survey were in employment, and a large proportion experienced a limiting disability. They were, quite uniformly, living on low incomes, a finding reflected in the larger regional survey carried out at roughly the same time (where only 8% earned more than £20,000). Overall, private rental in NI remains a tenure populated largely by younger adults on low incomes.*

## 10.3 The properties

- The most common period of time in which the properties were built was between 1977 and 1984; most were detached (44%)
- 54% said that their landlord had never made any improvements to the house whilst they were a tenant
- Those whose homes were improved received a range of measures, some of which were probably costly:
  - painting
  - decorating
  - carpeting
  - flooring

- double glazing
- PVC doors
- economy 7 taken out and oil heating put in
- new roof on backyard
- the rent increased for a third of tenants whose houses had received these improvements, almost all of which were where improvements had constituted a larger outlay by the landlord

*Although relatively few improvements had been made to homes during the course of the tenancy, most landlords had reported that they carried out improvements in between tenancies rather than during them.*

#### **10.4 Relationship with Landlord**

- a third of landlords help with the maintenance of the home according to their tenants
- half of the tenants find it *very easy* to contact their landlord for assistance with repairs and maintenance, with only 2 reporting that they find it difficult
- two thirds have requested repairs to the property in the past 12 months and 74% of these repairs have been completed by the landlord
- with issues such as redecorating, three quarters feel like they have at least some control to make decisions
- when it comes to tenants being informed of issues which may affect them, three quarters think their landlord is *very* or *fairly* good at doing this
- just over half feel they are listened to *some of* or *a lot* of the time by their landlord on important issues
- three quarters are *very* or *fairly satisfied* with the service provided by their landlord
- taking into account the home and the services the landlord provides 61% think the property is *very* or *fairly* good value for money and 78% are *very* or *fairly satisfied* with their accommodation

*This group of tenants differs from the group who contacted HRS, in that they were not drawn from a sample seeking advice on an issue related to their home. This more benign sample of tenants appear to be reasonably satisfied with the services provided by their landlord, and find communication seldom a problem. Repairs are frequently needed, and about three quarters of these have been completed. Tenants feel broadly included in decisions being made about the property. The findings here corroborate once again those of the Gray's larger survey, in which 89% of respondents stated that they were on good terms with their landlord and two thirds were very satisfied or satisfied with repair and maintenance work.*

### **10.5 Heating systems**

- the main sources of fuel in these rented properties are oil (77%), coal/peat or electric (14%), gas (9%), broadly the same as reported by landlords in their properties; gas was under-represented here as in the landlord reports, and 1 of 22 tenants had no central heating system
- almost half the tenants (42%) use a separate fire or heater to top up the main heating system, and for half of this group it is a coal fire
- two thirds of tenants in the survey reported that they had not been able to afford heating at some point in the last 12 months

*Broadly speaking the homes of tenants who responded to the survey were very similar indeed to those that landlords reported on in their survey. Tenants and landlords alike agree that secondary heating systems are often essential elements of a tenant's heating requirement, and most often secondary heating comes in the form of a coal fire. Affordability of warmth is an issue for a large proportion of tenants.*

## 10.6 Energy management in the rented properties

- the majority of participants agree that both the tenant and the landlord is responsible for energy management in the home
- almost all (91%) think that energy saving in the home is very important. Reasons for this include:
  - helps save money (100%)
  - better for the environment (74%)
  - helps keep the home warm (83%)
  - important for their own health (48%)
  - important for the health of others (39%)
- 91% of tenants are aware of energy costs and where energy is wasted in the home
- Most rate the energy efficiency level of their rented property to be barely average; that is 41% rated its efficiency as 5 out of 10
- Only 4 of 23 tenants have an Energy Performance Certificate (EPC); none knew its rating
- Almost all (21 of 23) practise energy saving techniques at least sometimes, and this included
  - turn off lights and appliances when not in use (96%)
  - use energy saving lightbulbs (87%)
  - wash at cool temperatures to save money (65%)
  - change daily habits to be more energy efficient (44%)
  - use energy saving appliances (39%)

*The tenants appear to be energy conscious in their own lifestyles and practices, but believe that they live in homes which make the benefits of being energy efficient difficult to realise. Whilst they view themselves as able to save energy, they do not feel able to reap the full benefits of this in homes which do not hold heat.*

## 10.7 Thermal comfort

- Most tenants thought their home was always or usually fine for thermal comfort during the winter and summer months; however 21 of 23 respondents said that they sacrificed

other things such as treats or luxuries to keep their home warm; 84% worry about the cost of heating and powering their home *all of the time or quite a lot*

- moisture problems are prevalent with more than a third of tenants reporting damp, a third reporting condensation, and a third mould growth
- 87% budget in order to pay for fuel and energy costs in the home; ways of budgeting included:
  - cutting back on less important things
  - buying only essential food and clothes
  - no takeaways or days out
  - use of a prepayment meter for gas and electric
  - writing down all money that comes in and what has to be paid
  - put money aside each week/month
  - oil stamps or similar scheme
  - savings jar
  - separate bank account
  - no dishwasher or tumble dryer

*Many tenants keep warm in winter primarily as a result of cost-cutting and budgeting. Damp, mould, and condensation are more often noted as problems than cold is, perhaps because tenants perceive themselves to be powerless in remedying these. Whilst going without luxuries, and worrying about energy bills all or most of the time, are widely tolerated ways of life, these stressors can be dealt with by forgoing items which would otherwise be a routine expenditure. By contrast, tenants do not perceive themselves to have resources to tackle high moisture content and mould growth in their homes.*

## 10.8 Energy efficiency/Energy efficiency schemes

- three quarters of the tenants have participated in the Warm Homes Energy Efficiency Scheme<sup>90</sup>

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<sup>90</sup> Tenants were largely drawn from address lists of Warm Homes scheme managers, and so this is an inflated percentage

- two thirds of the participants who applied completed the application form themselves and none had any difficulties getting permission from their landlord to take part in the scheme
- most found the application process very easy and none expressed great difficulty
- the measures received as part of the scheme included:
  - loft insulation (20 of 23)
  - energy Advice (15)
  - benefit entitlement check (11)
  - hot water tank jacket (10)
  - cavity wall insulation (7)
  - heating system conversion (4)
  - solid wall insulation (2)
  - boiler replacement (2)
- three quarters of the participants found the installation process *very easy* or *easy*
- three quarters say their home feels warmer, and a third say there is less damp. However, 21% have found no difference to their home, most of them tenants who received a package consisting of loft insulation and a hot water jacket.
- the Warm Homes Scheme has brought a variety of benefits to people and their homes:
  - cheaper to heat
  - asthma has improved
  - loft insulation
  - Boiler check
  - Warmer
  - energy awareness
  - cost saving (heating is not running for as long to heat the house)
  - less damp
  - saves money on oil
  - nicer environment
  - arthritis improved (not cleaning fire and bringing in buckets of coal everyday)
  - cleaner
- drawbacks nominated were:
  - cosmetic (looks like bullet holes in outside plaster of house following cavity wall insulation)
  - holes in carpets and walls
  - mess when old storage heaters removed
  - length of time it took



- dust/dirt
- pipe burst
- a third expressed an interest in joining another free home energy improvement scheme in the future (39.1%), mostly those where measures installed were modest

*Only 8 of 23 tenants experienced substantive energy efficiency upgrades (e.g. solid wall insulation or heating system replacement), but the majority found the process of applying, and the installation itself relatively trouble-free; most felt that their home was warmer afterwards. The overall picture – whether drawn from landlord or tenant accounts – is one where energy efficiency upgrades are easy to apply for, relatively easy to live through, and leave a home warmer and drier afterwards.*

### 10.9 Attachment to home

Housing is considered as a “key to wellbeing”<sup>91</sup> and to one’s identity<sup>92</sup>. Many housing researchers endorse Giddens’ concept of ontological security<sup>93</sup>: *“the confidence that most people have in the continuity of their self-identity and in the constancy of their social and material environments”*. Research has indicated that most tenants experience a strong sense of insecurity throughout a tenancy, and that it is seldom a place which they consider their home<sup>94</sup>:

*“As long as you don’t own, you feel like a guest. Always. You can sit outside with your neighbours, and then you hear: ‘We plan to renovate this and that’ You know? Then you have been left out. You are not included. You feel it. So it’s about dignity”.*

*“Although there might not be any restrictions from the owner, it’s that feeling that I may have to move from this place in a year. It’s the rootlessness of it. You know it’s not going to last. And it’s the thing about making a place your own. Not having to think about having to get out in a year, start packing, moving on. It’s a stressful thought and I have carried that thought the whole time.”*

The extent to which rented properties lack any sense of a home or personal identity for people is reflected in the fact that In British and Irish cultures, as well as in others further afield (e.g. Norway and the USA) home ownership has been considered normative for generations; even where this is

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<sup>91</sup> Hiscock et al. 2010

<sup>92</sup> Bright & Hopkins 2011

<sup>93</sup> Giddens 1990

<sup>94</sup> Vassenden 2014

becoming more difficult for people to achieve, it remains an aspiration<sup>95</sup>. It is construed as a sign of responsibility and status. As illustrated in the quotes above, it offers opportunity for control and stability, and enables people to become integrated into neighbourhoods and communities should they so wish. Consequently most home owners view their house as more than just a physical commodity but also as a place to which they are strongly attached. It holds meaning and enhances self-worth, which is why it also affects people's health and wellbeing<sup>96</sup>.

By contrast, private renters face many difficulties in establishing an attachment to home. Leases are seldom longer than one year in NI, diminishing opportunities for control, long-term planning, or embedding in place or neighbourhood. Permission has to be sought from landlords before making any adaptations or improvements, and landlords have to be relied upon for repairs, maintenance and upkeep; they are sometimes not as reliable as tenants hope for in this context. As well as the inability to personalise their living space they have the risk of rent increases and eviction to worry about. This stress and anxiety can have a negative effect on people's health and well-being<sup>97</sup>.

We were interested to gauge the extent to which these insecurities and irritations (major and minor) affected tenants' feelings about their privately rented home. We had one case study in which the concept of "home" had arisen (Section 5.5.), but could find no empirical studies where this had been investigated. Of the 23 tenants surveyed here:

- 83% feel *very comfortable* within their home, although only half agree that this house feels like a part of them; however the home means a lot to 78% of the participants
- 61% do not intend to move house in the next year or two (54% in the larger regional survey)
- 22 of 23 believe their home is a place of responsibility, and 40% say it is a permanent place for them
- 70% *agree or strongly agree* that they have good neighbours around them
- half find it difficult to manage the upkeep of their home

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<sup>95</sup> Vassenden 2014

<sup>96</sup> Easthope 2014

<sup>97</sup> Easthope 2014

*These are the first data to emerge from the UK concerning attachment to home among private renters. Clearly, private tenants on modest incomes feel a strong sense of attachment to their homes. We know already that private renters in NI tend to stay in the same property for 3 years or longer, which offers scope for attachment and personalising living spaces. Although many find upkeep difficult, most feel comfortable in their home and in their neighbourhood. It is, notably, also a place in which they perceive a sense of belonging, combined with a sense of responsibility – both positive qualities for building better landlord-tenant relationships.*

## Chapter 11. The new Affordable Warmth programme

### Modelling savings in the private rental sector

Landlords in NI emerge from this report as small-scale business men and women, for whom a property portfolio is managed on the periphery of their other activities and interests. Rental brings in a steady but modest income, they feel positive about their role as landlords, and believe they provide a good service. Tenants share this perception of landlords as managing properties on the margins of their other activities and interests, which is reflected in relationships that are most often cordial but distant. The overall impression is one of an immature private rental market in which the status quo is preferred by landlords, and tolerated by tenants. Few decisions are taken jointly, and few investments are made using basic economic models. Unless tenants ask for improvements that can be made for free or at heavily discounted prices, little or nothing will be done. When tenants *do* ask, they still encounter resistance (highlighted in Table 4.5 which details the high frequency of cancelled Warm Homes installations in the private rental sector). Where they are able to obtain support, they are usually satisfied with the outcome, and landlords either share this sentiment or remain at arm's length from it.

The case studies reveal little sense of rational economic models being applied to decision-making. Tenants hear about heating and insulation schemes haphazardly and often apply for these themselves without consulting their landlord<sup>98</sup>. Landlords often realise this only when they are asked to produce evidence that they own the property, which is hardly a convenient time to discover what could be on the horizon.

Providing both landlords and tenants with sound business models that justify investment in retrofit – whether free or heavily discounted prices – could ensure that both parties feel equally informed and consulted from the start. In this Chapter, we adopt the tenants' perspective on the economies that can accrue from retrofit.

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<sup>98</sup> Which they are at liberty to do in all schemes available in NI

### Primary Aim of the Chapter

We illustrate three case studies which are drawn from actual survey participants in the recent Affordable Warmth Evaluation Programme. All three are private renters, and all were in fuel poverty before retrofits were installed. The difference retrofits made to their energy bills are modelled.



#### 11.1 Household D092

This young family (a couple in their mid-30's with dependent children) rent their home from a private landlord. It is a mid-terrace house, built between 1945 and 1976, located in a small town. The property has an oil fired central heating system. The family also use a separate coal fire in one room of the house. Boiler details (age and type) are unknown to the household. All windows are doubled glazed windows and draught proofed. The property has solid walls and only 50mm of loft insulation. The family receives social welfare support (namely, child tax credits) and have an estimated income of £25,000. The annual energy cost for this household is estimated to be £3,126. Based on this information, this family satisfied the criteria for free energy efficiency measures and was recommended for the following retrofit:

Dwelling component	Current	Potential improvements
Walls	Solid wall (assume uninsulated)	Solid wall insulation
Roof	50mm loft insulation (assumed)	Top-up to 300mm
Windows	All double glazed	None
Draughtproofing	Fully draughtproofed	None
Hot water cylinder	Solid/spray foam cylinder	None
Heating system	Oil conventional boiler	Switch to wood pellet boiler
Heating controls	None	Room stat, TRVs, programmer, cylinder stat
Total annual energy cost	£3126	£1597
Income	£25,000	£25,000
Fuel poverty ratio	12.51%	6.39%



### 11.2 Household O052

An elderly couple (both over 65 years of age), renting a small terraced house from a private landlord. It was built between 1977 and 1984 and is located in a large town. The house has insulated cavity walls, single glazed windows and 50mm of roof insulation. A coal-fire/back-boiler system is used to heat the house. The couple do not know how old the system is. They receive several welfare benefits (pension credit, housing benefit and incapacity benefit). The couple's annual income is around £11,000. The estimated total annual energy costs for this home is £1,925. Based on this information, this elderly couple met the eligibility criteria and were recommended for the following retrofit:

Dwelling component	Current	Potential improvements
<b>Walls</b>	Insulated cavity	None
<b>Roof</b>	50mm loft insulation (assumed)	Top-up to 300mm
<b>Windows</b>	All single glazed	Double glaze all windows
<b>Draughtproofing</b>	Fully draughtproofed	None
<b>Hot water cylinder</b>	Jacket with no gaps	New solid/spray foam cylinder
<b>Heating system</b>	Solid fuel, back boiler	Switch to wood pellet boiler
<b>Heating controls</b>	TRVs	Room stat, programmer, cylinder stat
<b>Total annual energy cost</b>	£1925	£1135
<b>Income</b>	£11,000	£11,000
<b>Fuel poverty ratio</b>	17.51%	10.32%



### 11.3 Household R005

A young, lone-parent family, rent this large mid-terraced home, located in a village. The house has oil fired central heating but the family also use a coal fire in one room. The house itself is quite well insulated with insulated cavity walls, double glazed windows and 150mm of roof insulation. This household received several income-related benefits (child tax credits, income support, housing benefit). Total household income is £11,000 with an estimated annual energy

cost of £1,926. Based on this information, this lone parent family was recommended for the following retrofit:

**HOUSEHOLD R005**

<b>Dwelling component</b>	<b>Current</b>	<b>Potential improvements</b>
<b>Walls</b>	Insulated cavity	None
<b>Roof</b>	150mm loft insulation	Top-up to 300mm
<b>Windows</b>	All double glazed	None
<b>Draughtproofing</b>	Fully draughtproofed	None
<b>Hot water cylinder</b>	Jacket with gaps	New solid/spray foam cylinder
<b>Heating system</b>	Oil condensing boiler	Switch to wood pellet boiler
<b>Heating controls</b>	None	Room stat, TRVs, programmer, cylinder stat
<b>Total annual energy cost</b>	£1926	£1587
<b>Income</b>	£11,000	£11,000
<b>Fuel poverty ratio</b>	17.51%	12.05%

#### **11.4 Summary**

Whilst only one of the households was effectively removed from fuel poverty, energy bills were considerably reduced, with the need to spend fuel poverty ratio being lowered by at least 5% in all cases. For the two homes who remained fuel poor, their status had changed from being in severe fuel poverty to being on its margins. Of course, from any tenants' perspective, whether they remain in or out of fuel poverty post-retrofit is almost certainly less germane than the fact that they are able to reduce their energy bills, in these 3 cases by more than £100, £60, and £25 a month.

Case studies in Chapter 5 highlight the ease with which applications are made, and the satisfaction tenants feel with the quality of work and outcomes. Ensuring that landlords participate in achieving such outcomes, rather than remaining on the periphery as is often their custom, could greatly reduce the number of refusals, and spur increased interest and commitment in the energy efficiency of their properties. Chapter 10 has highlighted the extent to which landlords prioritise energy efficiency in their own homes, and believe have already translated these values into their perceptions of the properties they rent; it seems a small step-change to ensure that these values translate into positive action.



## 12. Conclusions

Evidence from the studies undertaken here are consistent in finding that the private rental market in Northern Ireland is still informal and immature. The private rental market has expanded very rapidly in the region, with virtually no legislative control or regulation. Whilst it remains the case that the majority of private rental *properties* are owned by vast commercial enterprises in NI, the vast majority of *landlords* operate on a very small scale<sup>99</sup>. Most fell into property management through having to manage a “spare” property that could not be sold without loss in a declining property market; many (44%) manage only 1 property and 78% managed 5 or less. Their clients tend to be younger than average, and few are seasoned tenants familiar with their rights and responsibilities; for most tenants this is only their first or second rental property, and those who *have* relocated in the past usually did so through force of circumstance (such as a change of job). Most hope to stay in place for several years.

When relocating, a third of people moving from one rental property to another in Northern Ireland rent the first property they view. Only 1 in 4 looked at 3 or more properties<sup>100</sup>. Is this because they are not fussy? This seems highly unlikely, since most will be planning to stay in the property for 2-3 years at least. Instead, it is likely to be because the location and size of a property are overwhelming determinants of “choice”<sup>101</sup>.

For example, if a privately renting household needs a two-bedroomed terraced home with a garden for a young child, which is also close to a new job, crèche, family relative, or bus route, then there will be few choices open to them in a region as small and sparsely populated as Northern Ireland. They may identify 4 or 5 areas that are suitable, but how many homes will happen to be coming up for rental at the precise time they need it? By contrast, homes for sale may be on the market for months while owners stay in place. Rental properties are either earning rent or losing money, so there will be few of them in the 4 or 5 areas of choice which are also lying empty at the right time. Choice, for private renters, is very limited, and this makes them particularly vulnerable.

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<sup>99</sup> Gray 2014

<sup>100</sup> CRESR 2014

<sup>101</sup> Gray et al. 2014

Preserving a status quo emerges as a priority for landlords and tenants. Landlords perceive stasis as justified on the basis of their belief that they already providing a good quality rental and a responsive style of management. Tenants have more reason to provoke change, since they more often experience the negative consequences of management “at a distance”, but their alternatives may be few, and they operate in a market where relocating is usually a decision of last resort (much as it is for people who own their own property).

Neither landlords nor tenants seem to construe their arrangement as being between two professional stakeholders: a service provider and a client. This is surprising given that the arrangement between them comprises a significant investment for both - the property itself is one of the landlord’s biggest assets, at the same time as it is the tenant’s greatest monthly expense. The gains that could accrue from a professional partnership are considerable, but largely unrealised.

While intractable problems emerge as relatively rare, they revolve around very specific themes. The sheer volume of calls from tenants to HRS (50 a day on average), and the extent to which EHOs express frustration with problems that never seem to change, suggests that there is room for improvement. Viewed objectively, many of the recurring issues are soluble, and at little extra cost to either party – responding promptly to requests for repairs and maintenance (which most tenants make at least once a year) costs much the same as responding 6 weeks later; ensuring that repairs are completed to the highest standard may cost a little more but may also last a lot longer. Tenant concerns about speed and quality of work are not unreasonable. From our tenant survey, it appears that a quarter of requests for repairs are never dealt with at all; several of the case studies also give voice to tenant experiences of invisible landlords who fail to engage. EHOs remarked on the extent to which a structural problem is more likely to receive a prompt response from landlords, whilst it is the broken washing machine, or the leaking oil tank for which most clients would appreciate a prompt response. Greater communication between landlords and tenants could facilitate tenants having a greater sense of agency and control – qualities which landlords in our survey frequently do not even perceive as a tenant’s due.

There are clearly areas of common ground which have gone unremarked in the past, not least of all the fact that almost all (86%) tenants would prefer longer leases, as would the majority of landlords. Within the general remit of Northern Ireland’s newly enforceable tenancy agreements, there is ample scope for developing equitable agreements based on longer leases. These could serve tenant interests by giving them greater scope for feeling attached to (and perhaps more

responsible for) properties, whilst providing landlords with sufficient long-term stability to consider making more capital investment in the building itself.

In this context, energy efficiency upgrades are an excellent example of investment that can save tenants money and enhance the value of a landlord's asset at the same time. If a business model supports the likelihood that energy efficiency measures will cost a landlord £8,000 but would save the tenant £500 per annum, an advance agreement about a modest rental increase spread over a three year tenancy cannot be construed as unreasonable<sup>102</sup>.

It is obvious from the findings that such energy efficiency measures are more urgently required among private renters than any other tenure in Northern Ireland, since 1 in 2 are likely to be in fuel poverty. As highlighted here, this is because all 3 contributors to fuel poverty are at an elevated level of risk for this sector in NI: the building fabric of privately rented homes is poorer, the incomes of tenants is lower, and the cost of heating is greater because of the need for secondary heating systems and poor landlord uptake of conversion to gas. Our case studies repeatedly illustrate the extent to which landlords absent themselves from the retrofit application process (except, quite often, to refuse permission for works late on); they are also seldom present during the installation, and do not enquire about the impacts of retrofit on tenants later on. Even though survey responses indicate an apparent high level of interest in energy efficiency matters, at least in *their own* homes, landlords show very little real engagement with energy efficiency in the homes of their tenants. By not participating in energy efficiency upgrades to their rental properties, landlords are kept distant from the surveyors, installers, and energy efficiency experts who could conceivably convince them of the benefits being put in place for both parties.

The new Affordable Warmth Scheme carries an inherent risk that landlords will disengage even further from energy efficiency, since they now have to pay for 50% of retrofits. At a time when they were only just beginning to avail of the decade-long free schemes in Northern Ireland, the timing of this change to legislation around tackling fuel poverty could hardly be worse. On the brighter side, though, it seems much more likely that landlords *will* engage in the retrofit process, if only because they themselves will bear 50% of the cost. Awareness raising about the health and wellbeing impacts of cold and damp homes among tenants and landlords, perhaps in a campaign led by local Environmental Health Officers, might assist in bringing both partners together around planning improvement to the energy efficiency of their joint investment.

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<sup>102</sup> Under the new Affordable Warmth Scheme, landlords need to contribute 50% of retrofitting costs, so £8000 would represent a £16,000 retrofit; such a sum would conceivably include conversion from oil to gas, a new boiler, new energy efficient radiators and pipework, replacement windows, new external doors, cavity wall insulation, and top-up loft insulation. A saving of £500 per annum on energy bills is a highly conservative estimate.

As well as health and wellbeing impacts, EPC's may be unharnessed vehicles for spurring change. Almost no tenant in our surveys or case studies knew the EPC rating of their property, and very few had scrutinised the EPC before relocating. There may be value in awareness raising about EPCs, especially now that these are mandatory. It may not always make sense, but in some cases tenants may have options, perhaps to choose a property based on its potential to cost £500 a year less in energy bills than another one very similar<sup>103</sup>. Where EPC ratings are low, and tenants meet the low-income standard that determines eligibility for 50% subsidy<sup>104</sup>, tenants could avail of viewing opportunities to ask landlords whether they would consider partnering them on upgrades. As the case studies illustrate, until tenants broach this subject, landlords will be slow to respond.

Other aspects of new legislation offer little scope for energy efficiency upgrades. These are concerned with protecting deposits and registering landlords on a list. There is no new or forthcoming legislation concerned with embedding positive solutions that can foster partnership between landlord and tenant. At the same time, leaving legislation in place which suggests that repairs and maintenance are carried out "*in a reasonable amount of time*" offers little opportunity for driving standards upwards, in the area which is manifestly of greatest concern to tenants, namely *repairs and maintenance*.

Furthermore, there is little in this new legislation that encourages tenants to participate more fully in safeguarding the standards of the sector; our own response rate of 4% for the tenant survey<sup>105</sup> reflects a reluctance to engage which cannot be ignored. This cannot be construed as apathy whilst an equally likely explanation exists: tenants are made vulnerable by the lack of choice which is open to them during the short critical periods when they have to find a new home. Risking disagreement with a landlord could shorten their options for staying in a property, so remaining a silent customer makes considerable sense. *The onus is most probably on landlords to seek ways of forging partnerships; if vulnerability is at the heart of tenant passivity, then initiatives from landlords are likely to be welcomed by most tenants.*

In this context, it is noteworthy that almost a quarter of tenants surveyed would buy their current residence if they could. At the same time, our research has indicated that 54% of landlords would like to sell their property portfolios in the foreseeable future. Whether these two views could be harmonised through a "right-to-buy" or "first option" scheme is uncertain, but worth exploring. It has worked well in NI's social housing sector, and could begin to reframe the partnership between

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<sup>103</sup> More than one months' rent for most private tenants

<sup>104</sup> In 2014 this is a gross household income of £20,000 or less

<sup>105</sup> This is the lowest response rate we have ever experienced in survey research, and was an unusual survey in that it offered a cash incentive

landlord and tenant into one which is more stable, and more equitable in terms of shared rights and responsibilities.

It is encouraging that so many privately renting tenants in Northern Ireland feel attached to the home they rent; this is attributable, probably, to how long they tend to stay in one property. There are manifest opportunities to transform this sense of attachment into more active models of partnership and engagement - between the owner of a major asset, and the tenant for whom it is home.

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